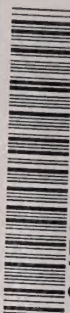


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HANDBOOK FOR COUNSELLORS OF NEWCOMERS

*A guide to government and
community services for
counsellors and teachers of
newcomers, 1975-76 edition*



Ontario

Ministry of
Culture and
Recreation

Compiled by:
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Revised by:
DIANNE ATKINS



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Ministry of
Culture and
Recreation

Citizenship
Branch

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EMPLOYMENT

DISCRIMINATION

The Ontario Government protects minorities, women and persons aged 40 to 65 from discrimination, notably in employment, housing, access to facilities and services available to the public and related advertising.

The Ontario Human Rights Code, enacted in 1962, has been continually amended to widen its coverage. The Ontario Human Rights Commission administers the Code. It performs four functions:

1. investigates and conciliates individual complaints
2. conducts public education programs
3. conciliates group complaints of community tension situations
4. conducts research

The Code prohibits discrimination on the grounds of race, creed, colour, age, sex, marital status, nationality, ancestry, or place of origin. In housing, the prohibition applies to "any housing accommodation" except where the owner or his family share a kitchen or bathroom with tenants. "Facilities and services available to the public" covers such establishments as motels, hairdressers, public swimming pools, bowling alleys, etc.

UNDERLYING PRINCIPLE

The principle underlying the Ontario Human Rights Code as it relates to employment is that of merit employment. This means that workers must be employed on the basis of their abilities, qualifications and experience rather than on the basis of their race, creed, nationality, ancestry, colour, place of origin, sex, marital status, or age (which is defined as the age range of 40 to 65 years).

PROTECTION FROM DISCRIMINATION IN EMPLOYMENT

The section of the Code dealing with fair employment practices prohibits discrimination in the areas of recruitment and hiring, training and apprenticeship, promotion and transfer, dismissal, job classification, seniority systems and terms and conditions of employment.

Exceptions to these provisions apply *only* when an exemption has been applied for and granted by the Commission because of the following:

- (a) where it has been established that a particular sex or marital status is necessary to the actual performance of the job;
- (b) where it has been established, in the case of exclusively religious, philanthropic, educational, fraternal or social organizations not operated for private profit, that sex, marital status, age, nationality, ancestry or place of origin is a necessary job qualification.

Domestics in a single family residence are *automatically* exempt from the employment and advertising provisions of the Code.

BEFORE HIRING

Employment Advertising

The Code includes advertising provisions which state that advertisers, including employers and employment agencies may not place and publications may not print advertisements limiting a position—either directly or indirectly—to persons because of their sex, marital status, age (applies to 40 to 65 years), colour, nationality, ancestry or place of origin, unless an exemption (as outlined above) has been granted. The intent of these provisions is to ensure that no barriers, exist, either real or implied, to discourage persons from seeking jobs for which they would be qualified and which they would be willing to perform.

Domestics in a single family residence are automatically exempted from these provisions.

The Commission publishes guidelines concerning job advertisements which include the following provisions:

- (a) Descriptive wording, symbols or illustrations must not imply any restriction or preference on any of the grounds specified in the Code. Use of personal pronouns indicating gender (e.g. he, she) is not acceptable, nor is wording which would be designed to discourage or restrict applicants between the ages of 40 and 65 years.
- (b) Job titles must be neutral with regard to sex and marital status. Where there is doubt as to the neutrality of a particular job title, adding the words "male or female" following the job title would generally render it acceptable under the Code.

The Code does not restrict the rights of employers to define qualifications necessary for satisfactory job performance, but does require that these same standards of qualifications for hiring be applied equally to all persons.

Application Forms and Interviews

The publication of the Ontario Human Rights Commission, "Human Rights in Employment", contains a chart which indicates the kinds of questions which may be asked of applicants under the Ontario Human Rights Code as well as the kinds of questions which are not approved.

It should be clearly understood that the contents of this pamphlet do not provide a complete definition of what can be asked of applicants. The guide attempts to answer the questions most frequently asked concerning the legislation. It is not the intention of the Human Rights Code to prohibit employers from obtaining all the information about applicants which they deem pertinent, so long as the questions do not elicit information which could be used for discriminatory purposes. Applicants should not be encouraged to volunteer information forbidden by law.

A distinction may be drawn between pre-employment and post-employment inquiries. In some cases, a question which could be construed as a violation of the Code if asked of an applicant before hiring may be appropriately asked after hiring, so long as the information obtained is necessary for personnel purposes and is not used as a basis for discrimination in employment because of race, national origin, colour, religion, age, sex, or marital status.

The chart indicates inquiries which are valid after hiring, such as a request for a birth certificate or photograph or information regarding religion in order to determine leave-of-absence for religious holidays.

Chart to Assist Employers

The following chart shows which questions can be asked of applicants before they are actually hired, and which may not, as well as which ones can be asked after they are hired. It also specifies which questions are not approved:

INQUIRIES BEFORE HIRING

Category	Approved	Not Approved	Approved after Hiring
1. Name	name used if previously employed under different name	previous name where it has been changed by court order or otherwise	
2. Address	place and duration of current and previous address in Canada	foreign address, indicating national origin	
3. Birthplace, nationality, ancestry, place of origin		a. birth or baptismal certificate b. place of birth c. place of birth of parents, grandparents or spouse d. any inquiry into national origin	birth certificate
4. Age, sex and marital status	may be asked but may not be used to discriminate	any personnel actions which suggest that age, sex or marital status have been an influence	
5. Race or colour	height and weight only if job-related	race, colour, complexion, colour of eyes, colour of hair	
6. Photograph		request for photograph or taking of a photograph	photograph for identification purposes
7. Religion, creed		a. any inquiry to identify religious denomination or customs b. clergyman's recommendation or reference (Note: an employer may not state "This is a Protestant OR Catholic OR Jewish organization.")	any special religious holidays for which employee will require leave of absence

INQUIRIES BEFORE HIRING (Continued)

Category	Approved	Not Approved	Approved after Hiring
8. Citizenship	An employer may ask the following question on an application form: "Are you entitled to work in Canada? Those so entitled are Canadian citizens, landed immigrants or holders of a valid work permit."	<ul style="list-style-type: none"> a. whether a Canadian citizen or British subject b. if native-born or naturalized c. date citizenship received d. proof of citizenship e. citizenship status of parents or spouse f. any inquiry into citizenship status which would tend to divulge applicant's nationality, ancestry, or place of origin 	documentary proof of eligibility to work in Canada after hiring
9. Education	<ul style="list-style-type: none"> a. academic, professional, or vocational secondary and post-secondary schools attended b. language skills, i.e. reading and writing of foreign languages 	<ul style="list-style-type: none"> a. elementary school; name and location b. nationality, racial or religious affiliation of a school c. what mother tongue is d. how foreign language ability acquired 	
10. Relatives		<ul style="list-style-type: none"> a. name and address of closest relative b. any inquiry about a relative which cannot be asked of a job applicant 	name and address of person to be notified in case of emergency
11. Membership in organizations	any inquiry into membership organizations, with proviso: "Do not list clubs or organizations of a religious, racial, or national character"	<ul style="list-style-type: none"> a. all clubs or organizations where membership is held b. any specific inquiry into clubs and organizations which would indicate race, creed, colour, nationality, ancestry or place of origin 	
12. Work schedule	Willingness to work required work schedule	willingness to work on any particular religious holiday	when leave of absence might be required for observance of religious holidays
13. Military service	Canadian military service	all military service	

Any inquiry is forbidden which, though not specifically listed above, is designed to elicit information as to race, creed, colour, nationality, ancestry, or place of origin in violation of the Ontario Human Rights Code.

Any inquiry is not approved which, although not specifically listed among the above, is designed to elicit information as to race, creed, colour, nationality, ancestry or place of origin in violation of the Ontario Human Rights Code.

An applicant's age, sex and marital status may be asked prior to employment, provided that the information is used for legitimate, job related reasons and not merely to discriminate with regard to age, sex, or marital status.

Employment Agencies

Employers may not place and employment agencies may not receive restrictive job orders limiting a position on the basis of race, creed, nationality, ancestry, colour, place of origin, age, sex, or marital status.

AFTER HIRING

Job Assignment, Training, Transfer and Promotion

It is illegal to refuse to consider training and promotion of qualified employees because of any of the grounds specified in the Code. While the Code does not require that these opportunities be posted or advertised, such a practice would be considered a positive demonstration of the principle of equal employment opportunity.

Restricting opportunities for transfer, training or promotion because a category of work is occupied by members of one sex only is considered to be operating a job category according to sex and is, therefore, prohibited, unless an exemption has been obtained as outlined on page 1.

Dismissal, Lay-Off and Re-Call

Employees may not be dismissed solely because of their race, creed, nationality, ancestry, colour, place of origin, age, sex, or marital status.

In cases where lay-off, re-call or job termination is determined by seniority, separate seniority lists based on sex are prohibited. Jobs may not be reclassified for the purpose of limiting positions to one sex.

Terms and Conditions of Work

The application of criteria of equal treatment, in terms of age, sex and marital status, to employee benefit plans such as pensions or life and medical insurance has been provided for. Detailed regulations will be published and administered by the Employment Standards Branch of the Ontario Ministry of Labour.

Trade Unions and Self-Governing Professions

Trade unions and self-governing professions are prohibited from discriminating against members or membership applicants on the basis of race, creed, colour, age, sex, marital status, nationality, ancestry, or place of origin.

IF DISCRIMINATION OCCURS

Report promptly any instance of discrimination to the Ontario Human Rights Commission by telephone, letter or personal visit. Encourage others who encounter discrimination to file complaints with the Commission (address on page 29).

Complaints may be filed by the individual involved or by another person on his or her behalf. For example, a union may file a complaint on behalf of an aggrieved member, or, a non-English speaking immigrant might go to an organization such as an immigrant aid society for back-up assistance in lodging a complaint.

Reprisals, such as dismissal, threats of dismissal, or coercion, against any person who has made, or may make an inquiry or complaint under the Code are prohibited.

LODGING A COMPLAINT WITH THE HUMAN RIGHTS COMMISSION

1. The complaint has a preliminary interview to see whether any section of the Human Rights Code has been violated.
2. If the complaint deals with an actual violation under the Code, a formal complaint form must be filled out and signed.
3. The case is assigned to a Human Rights Officer who will do the investigation.
4. After the investigation is completed, the case enters the process of conciliation. At this stage, the Officer will try to settle the case to the satisfaction of both people involved. For example, sometimes the respondent might rescind his original decision; sometimes the two parties might reach a compromise.
5. If no solution is reached at this stage and the situation is one which comes under the Act, it is reviewed by legal counsel appointed by the Human Rights Commission staff and then referred to the Commissioners.
6. After reviewing the case, the Commissioners may recommend to the Minister of Labour that he appoint a Board of Inquiry.
7. The complainant is provided with a lawyer by the Commission to go before the Board of Inquiry. The respondent must provide his own.
8. After hearing the evidence, the Board of Inquiry chairman makes his ruling. If the respondent does not comply, he is given a certain number of days to do so before the case is taken to court.
9. If the respondent does not comply with the Board's decision, the Minister of Labour initiates a prosecution and takes the case to court.
10. There is now an amendment to the Act whereby any of the participants in a case may appeal the Board of Inquiry's decision to the Supreme Court of Ontario.

PAMPHLETS AVAILABLE

Copies of the Code and relevant literature are available from the Ontario Human Rights Commission upon request (see address on page 29.) The Commission will always be pleased to provide information or discuss problems related to the administration of the Code.

THE ONTARIO WOMEN'S BUREAU

Publications:

A branch of the Women's Programs Division of the Ontario Ministry of Labour, the Women's Bureau makes available to individuals and groups a variety of publications pertaining to employment-related rights and concerns of women in the labour force. Such publications include vocational information brochures (job descriptions and training requirements etc.), leaflets outlining the protections of the labour laws to women in the labour force, as well as general information concerning working women.

Employment Counselling Advisory Service:

For the increasing numbers of women returning to work, few agencies provide the specialized counselling needed by women to identify and prepare for suitable employment. Updating previous education and skills and assessing the personal and family adjustment which might be required are recognized as an integral part of such special counselling programs. The Women's Bureau provides advisory services to those agencies, institutions or groups (public or private) which might be involved in occupational counselling, as well as assisting those setting up such services. A consultant on the staff of the Bureau is available to discuss the employment counselling needs of any agency's client group.

Contact:

The Ontario Women's Bureau
Ministry of Labour
10th Floor
400 University Avenue
Toronto, Ontario
965-1537

EMPLOYMENT STANDARDS

The Employment Standards Branch of the Ministry of Labour administers and enforces the Employment Standards Act, which endeavours to ensure that workers are guaranteed minimum employment standards. The Act establishes uniform minimum standards to be met by all employers throughout the Province.

The Act covers termination of employment, hours of work, overtime pay, minimum wages, equal pay for equal work, pregnancy leave, vacation with pay, wage protection, administration and enforcement.

Except for the provisions regarding the collection of unpaid wages, termination of employment, pregnancy leave and equal pay for equal work, the Act does not apply to the following categories: a duly qualified practitioner of architecture, chiropody, dentistry, law, medicine, optometry, pharmacy, professional engineering, psychology, public accounting, surveying, or veterinary science; a duly registered drugless practitioner; a teacher as defined in The Teaching Profession Act; a student while engaged in training for professions or callings mentioned above; a person engaged in commercial fishing; a domestic in a single family dwelling used for a private residence; and a person registered as a salesman of a broker registered under the Real Estate and Business Brokers Act.

Officers of the Employment Standards Branch (address on page 29) carry out routine audits of employers' records as well as the investigation of complaints to ensure compliance with the provisions of the Act in those business establishments that come under the jurisdiction of the Government of Ontario. This Act does not apply to those employees working in industries such as chartered banks, post offices, railways, airlines, grain elevators, communications, and transport companies that are under Federal jurisdiction and covered by the Canada Labour Standards Code. (See address on page 29).

A pamphlet entitled "The Employment Standards Act" can be obtained by contacting the Employment Standards Branch of the Ontario Ministry of Labour at address on page 29.

TERMINATION OF EMPLOYMENT

To dismiss an employee the employer must give written notice to the employee (personally or by registered mail) or payment in lieu of notice as follows:

One week if employed three months or more but less than two years.

Two weeks if employed two years or more but less than five years.

Four weeks if employed five years or more but less than ten years.

Eight weeks if employed ten years or more.

The employer is not required to give notice of termination to employees employed on a construction site, employed for a definite term or task or who have reached the age of retirement according to the established practice of the employer, or who have refused an offer of reasonable alternate work.

No employer shall dismiss or suspend an employee because of garnishee proceedings.

An employer has the right under the Act to immediately dismiss any employee without notice who has been guilty of wilful misconduct or disobedience or wilful neglect of duty that has not been condoned by the employer.

An employee can be put on a temporary lay-off of not more than 13 weeks. At the end of the 13 weeks the employer must either recall the employee or give him pay in lieu of a dismissal notice.

HOURS OF WORK

In general, the working hours of an employee shall not exceed eight in the day and forty-eight in the week. The Director of the Employment Standards Branch has the authority to issue permits for the adoption of a working day in excess of eight hours and for working hours in excess of forty-eight in a week. A permit authorizes only the extended working hours and does not relieve the employer of the obligation to pay the premium rate for overtime as set out by the legislation.

OVERTIME PAY

The employer shall pay to an employee who has worked in excess of forty-four hours in the week, not less than one and a half times his regular rate for all hours worked in excess of the forty-four hours.

The provision is designed to discourage the working of excessive overtime as well as to ensure that workers, particularly those in low-wage or seasonal industries, who must work long hours to improve their earnings, will receive a premium rate for their overtime hours.

Special overtime provisions have been established for certain industries and details can be obtained from the Employment Standards Bureau, address on page 29.

The overtime section of the Act does not apply to:

- (a) a person whose only work is supervisory or managerial;
- (b) a person employed as a fishing or hunting guide;
- (c) a student employed at a camp for children or as a supervisor or counsellor of children;
- (d) in the hotel, motel, tourist resort, restaurant and tavern industry, an employee who is hired for 16 weeks or less in a year and who is provided with room and board as a "seasonal employee", must be paid time and a half for each hour worked in excess of 55 per week (instead of after 44 hours per week). He does not have to be paid the overtime rate for working on a holiday.
- (e) in the fruit and vegetable processing industry an employee who works not more than sixteen weeks in a year as a "seasonal employee" must be paid time and a half his regular rate for each hour worked in excess of fifty-five in each week.

In the Province of Ontario there are seven designated paid holidays. They are New Year's Day, Good Friday, Victoria Day, Dominion Day, Labour Day, Thanksgiving Day and Christmas Day.

To qualify for a paid holiday an employee must: Be employed for a period of 3 months, work on 12 days during the four work weeks immediately preceding the holiday, work his regularly scheduled day before and after the holiday and not be employed on an arrangement whereby he may choose or not choose to work. The above employees are entitled to the day off with pay. All other employees must receive 1½ for all hours worked on the holiday. This has been required for several years.

MINIMUM WAGE

Minimum wage legislation was first introduced in Ontario in 1920. The minimum wage for general industry is \$2.40 per hour; in the construction industry it is \$2.65 per hour. Special rates are also laid down for learners and for certain categories of seasonal and student employees, as shown in the table on page 7.

The purpose of the minimum wage legislation is to provide protection for workers who are open to exploitation and who have little or no bargaining power. It also acts to place a floor under wages in order to guard against unfair competition between employers based on low wages.

Industries under Federal Government jurisdiction, such as banks, airlines, post office, railways, grain elevators, communications and transport companies come under the Canada Labour Standards Code, which sets the general

minimum wage at \$2.20 per hour, unless the employee is under 17, in which case it is \$1.95 per hour. For further details contact the Labour Standards Branch, address on page 29.

Minimum Wage Schedule

General industry

(Full and part-time employees other than students under 18)	\$2.40 per hour
Learner rate (one month maximum)	\$2.30 per hour

Students <i>under 18</i> who are required to work not more than 28 hours in any week or are employed during the period May 15th to September 15th or during the Christmas or Easter holiday periods.	\$2.00 per hour
Otherwise—for all hours worked.	\$2.40 per hour

Hotel, motel, tourist resort, restaurant and tavern industry (These categories are now under the term "General Industry")

Full and part-time employees other than students under 18	\$2.40 per hour
Learner rate (One month maximum)	\$2.30 per hour
Students—see above "Students <i>under 18</i> ". Same conditions apply.	\$2.00 per hour

Construction industry	\$2.65 per hour
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All employees (full and part-time employees, students and guards who work at construction site) NOTE: No learner rate in construction industry

Ambulance service industry	\$115.20 per week
Ambulance drivers, helpers or first aid attendants	or \$2.40 per hr. under 48 hours per week

All other employees (including students 18 and over)	\$2.40 per hour
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EQUAL PAY FOR EQUAL WORK

Women now represent an important and growing proportion of Ontario's work force. To protect their rights, the Act provides that an employer shall not discriminate between his male and female employees by paying his female employees a rate less than the rate paid his male employees, or vice versa, for the performance of substantially similar work in the same establishment.

The definition of "substantially similar work" is determined on the basis of equal skill, effort and responsibility performed under similar working conditions. Officers of the Employment Standards Branch investigate this standard as a part of their routine inspections.

PREGNANCY LEAVE

A pregnant employee who has worked for her employer at least twelve months and eleven weeks prior to the expected date of her delivery is entitled, on application to her employer, to at least seventeen weeks' leave of absence without pay.

An employee must give her employer two weeks' written notice of the day she intends to commence her leave of absence and furnish a certificate of a qualified medical practitioner stating that she is pregnant and giving the estimated date of delivery. The leave of absence may commence during the period of eleven weeks immediately preceding the estimated day of her delivery and shall not end prior to six weeks following the actual day of delivery.

The employee may shorten the duration of the leave when she gives her employer one week's notice of her intention to return and provides a medical certificate stating she is able to resume her work, or, with the consent of her employer.

An employee, who intends to return to her employer at the end of the leave of absence, shall advise the employer and on her return, shall be re-instated to her position or alternative work of a comparable nature, at not less than her wages at the time the leave of absence began, and without loss of seniority or benefits accrued, to the commencement of her leave of absence.

Inquiries concerning the provisions of pregnancy leave should be directed to the Employment Standard Branch (address on page 29).

VACATION WITH PAY

A paid vacation is looked upon in our society as one of the basic rights of workers, and the Act establishes the minimum paid vacation to which an employee is entitled.

The Act provides that every employee shall be given an annual vacation of at least two weeks on completion of the first twelve months of employment with vacation pay of not less 4% of the total wages received in the year for which the vacation is given. Each following year the employee is entitled to two weeks vacation leave with pay of not less than 4% of his or her total wages received in the twelve month period for which vacation is given. An employee leaving before the end of the first twelve months is entitled to holiday pay of not less than 4% of his or her total wages. An employee who has worked in a company over twelve months and leaves before the end of another twelve month period is entitled to holiday pay of not less than 4% of his total wages for any unpaid twelve month period or periods, or part period. Vacation must be given no matter how short a time the employee is actually with the company.

Students and part-time employees are entitled to vacation pay and for the purpose of computing the commencement of their entitlement, one year is considered to be a total of twelve months, and the employee shall be considered to have one month entitlement towards that total if he has worked any part of a month.

WAGE PROTECTION

Every employer is required to furnish to every employee a statement in writing which can be retained by the employee at the time that wages are paid, showing:

- a) the period of time or the work for which the wages are being paid;
- b) the rate of wages;
- c) the amount of wages to which the employee is entitled;
- d) the amount of each deduction and the purpose for which the deduction is made;
- e) any living allowance or other payment to which the employee is entitled;
- f) the net amount of money being paid to the employee.

COLLECTION OF UNPAID WAGES

The Ministry of Labour may collect unpaid wages for an employee, including the amount of wages, overtime pay and vacation pay, up to a maximum of \$4,000.00. Contact the Employment Standards Branch (address on page 29).

ENFORCEMENT

The legislation provides for penalties in the form of fines, up to a maximum of \$10,000.00 or imprisonment up to six months or both, which may be imposed upon employers convicted of an offence of violating or contravening the Act and/or Regulations or failing to comply with directions issued by the Director of the Employment Standards Branch.

For information or to file claims contact the Employment Standards Branch, address on page 29.

Except as noted, the information in this part applies to students.

MAKING A COMPLAINT TO THE EMPLOYMENT STANDARDS BRANCH

1. Every employee should make sure that he keeps the wage statements which he receives with his pay cheques!
2. Before an employee approaches his boss with a complaint, he should telephone the regional office of the Employment Standards Branch to check whether it is legitimate. For example, many employees think that Boxing Day is a statutory holiday for which they should be paid, but it is not.
3. If an employee wishes to make a complaint either while he is working for a particular employer or after he leaves he should write to or visit the regional office of the Employment Standards Branch. The complainant should bring with him or include in his letter the following information:
 - the name, address and telephone number of the employer
 - his own name, address and telephone number
 - a description of his complaint
 - copies of his wage statements if he has them.
4. The Employment Standards Officer investigating the complaint (if it is received in writing) will send an acknowledgement of the complaint, request further information if necessary and tell the employee if it appears to be legitimate under the Act.

The complainant will not usually hear anything further until about three weeks after the investigation begins, but then should keep in touch with the officer until the case is settled.
5. As most cases are reported after the termination of employment, the officer would first attempt to contact the employer informally to settle the matter e.g. vacation pay due, wages due, overtime pay due etc. In many cases

the employer will settle the matter quickly. He may be asked to make a report on his other employees with regard to the same area.

6. In other cases, where the employer is not co-operative, the Employment Standards Branch will have to audit the company's books before collecting money owed. In such an audit they will also check the records of other employees.
7. In some cases the Branch will take a company to court and fines or prison sentences can be levied, as well as unpaid money collected.
8. If an employee is still working for a company and wishes to remain anonymous, the Branch will attempt to keep him so, but it is difficult to count on this. For example, in an extreme case, he might have to be a witness in court.
9. The Branch attempts to do spot checks on small businesses, but is understaffed for dealing with the present volume of complaints, as well as spot checks.

Although there are 60 field auditors, they must deal with 10,000-11,000 complaints a year.

There are 240,000 employers in the Province. In 1974, approximately \$3,000,000 was collected on behalf of 32,000 employees.

FAIR EMPLOYMENT PRACTICES BRANCH — LABOUR CANADA

Complaints of discrimination based on race, colour, religion or national origin, relating to a business under Federal jurisdiction should be directed to:

The Director
Fair Employment Practices Branch
Labour Canada
340 Laurier Avenue West
Ottawa, Ontario, K1A 0J2

For complaints of discrimination relating to the Public Service of Canada contact:

The Director
Anti-Discrimination Branch of the Public Service Commission
150 Kent Street
Ottawa, Ontario, K1A 0M7

Briefly, a business is within Federal jurisdiction if its activities are of a type assigned to the Federal Government by the British North America Act.

Examples include:

1. Interprovincial and international activities assigned to the Federal Government.
e.g. — railways
— highway transport
— telephone, etc.
2. All banks in Canada
3. Certain undertakings have been declared by Parliament to be for the general advantage of Canada or for the general advantage of two or more provinces e.g., grain elevators.
4. Certain Crown corporations.

SALARY DEDUCTIONS

Certain deductions must be taken from the employee's wages each time he is paid. These standard deductions are shown below. An employee may sign a contract of employment authorizing certain other deductions in addition to these standard deductions. These of course vary according to each company, but might include such things as union dues, special retirement funds (sometimes called super-annuation), etc. To facilitate these deductions every worker must have a Social Insurance Number, assigned to all citizens by the Federal Government as a method of identifying the individual for tax and insurance purposes. Application forms are obtainable at any post office, Canada Manpower Centre, income tax or unemployment insurance office.

INCOME TAX

Normally, as soon as a worker goes on an employer's payroll, income tax deductions are automatically made from his

wages at source. (Student employees can claim exemption from income tax deductions at source by filling in a TD1 form, supplied by the employer. To find out whether they can also claim exemption from unemployment insurance deduction, students should contact the nearest unemployment insurance office, address on page 29)

CANADA PENSION PLAN

It is compulsory for employers of workers between the ages of 18 and 70 to make deductions from wages and matching contributions towards the Canada Pension Plan. (When he leaves his summer job, the student employee should get from his employer a record of deductions. For a refund of any over-contribution, he should file an income tax return at the end of the year, enclosing the T4 slip received from his employer.)

PROVINCIAL HEALTH INSURANCE (OHIP)

Employers of 15 or more workers must register their employees for group insurance under the Ontario Health Insurance Plan (for smaller firms, group insurance is voluntary).

Student employees can claim exemption if they already belong to the plan as individual members or are covered by their parents' policy until they turn 21.

Students who carry no personal health insurance and who work for longer than three months must be registered if there is group insurance at their place of work. They can continue premium payments as individual members after employment terminates.

UNEMPLOYMENT INSURANCE

In most cases deductions for unemployment insurance will be made. See page 24 for details.

FINDING A JOB

In looking for a job, there are many ways to proceed; but basic to everything is the job-hunter's own initiative. This does not mean he will not turn to placement agencies and friends for help, but the basic responsibility lies with him: no one is finding a job *for* him, but many people can *help* him find a job.

The best way to start is to go to a Canada Manpower Centre (which is discussed further on), but in the meantime he should on his own initiative:

1. Prepare a resume of his education and previous job experience;
2. Write letters seeking employment in firms or organizations he feels he might be able to offer a service to;
3. Watch the newspapers for advertisements of jobs open. (The first edition of some morning papers comes out the night before. Buy the early edition and be prepared to apply for a job the first thing in the morning.);
4. Let his friends and relatives know he is looking for a job;
5. Go to other placement agencies (listed in the Yellow Pages under "Employment") for help;
6. Look at The Canadian Trade Index, which can be found in any public library. It lists all Canadian Manufacturers by product and geographical area. It also has an alphabetical list of agricultural producers.

For help in preparing his resume he could contact address on page 29, or ask a sympathetic English speaking Canadian to help him. The Ministry of Education (see page 67) will evaluate a person's educational standing in terms of the Ontario system of education. This is useful to employers in considering a person for a job.

Professional engineers, doctors, dentists, pharmacists, accountants, and other professionals should contact the appropriate professional association for information as to how to become certified and/or licensed to practise in Ontario. A partial list of professional associations follows. For a complete list see the Directory of Ontario Associations in the Industrial Information Centre, Ministry of Industry and Tourism, 8th Floor, Hearst Block, 900 Bay Street, Toronto.

Accountants

Ontario Institute of Chartered Accountants
69 Bloor Street East
Toronto, Ontario, M4W 1B3
962-4861

Certified General Accountants Association of Ontario
25 Adelaide Street East
Toronto, Ontario, M5C 1Y2
366-6501

Society of Industrial Accountants of Ontario
25 Adelaide Street East
Room 1616
Toronto, Ontario, M5C 1Y2
363-8191

Architects

Ontario Association of Architects
50 Park Road
Toronto, Ontario, M4W 2N5
929-0623

Chemists

Chemical Institute of Canada
48 Rideau Street
Ottawa, Ontario

Chiropractors

Board of Directors of Chiropractic
20 Prince Arthur Avenue
Suite #11E
Toronto, Ontario, M5R 1B1
922-6355

Dentists

Ontario Dental Association
College of Dental Surgeons of Ontario
230 St. George Street
Toronto, Ontario, M5R 2P1
925-6341

Dietitians

Canadian Dietetic Association
1393 Yonge Street
Toronto, Ontario, M4T 1Y4
921-7704

Doctors

College of Physicians & Surgeons
64 Prince Arthur Avenue
Toronto, Ontario, M5R 1B4
961-1711

Engineers

Ontario Association of Certified Engineering
Technicians and Technologists
50 Holly Street
Toronto, Ontario, M4S 2G5
488-1175

Association of Professional Engineers
1027 Yonge Street
Toronto, Ontario, M4W 3E5
961-1100

Land Surveyors

Association of Ontario Land Surveyors
6070 Yonge Street
Willowdale, Ontario, M2M 3W6
222-5482

Lawyers

Law Society of Upper Canada
Osgoode Hall
Toronto, Ontario, M5H 2N6
362-4741

Librarians

Institute of Professional Librarians of Ontario
17 Inkerman Street
Toronto, Ontario, M4Y 1M5
923-9194

Laboratory Technologists

Canadian Society of Medical Laboratory Technologists
165 Jackson Street East
Hamilton, Ontario, L8N 1L6
528-8642

Music

Royal Conservatory of Music
273 Bloor Street West
Toronto, Ontario, M5S 1W2
928-3797

Nurses

College of Nurses of Ontario
600 Eglinton Avenue East
Toronto, Ontario, M4P 1P4
486-5460

Nursery Schools

Association of Early Childhood Education Ontario
Miss Ruth Baldwin
55 Charles Street East, Apt. #703
Toronto, Ontario, M4Y 1S9
925-2505

Occupational Therapy

Canadian Association of Occupational Therapists
4 New Street
Toronto, Ontario, M5R 1P6
922-3701 or 922-9511

Pharmacists

College of Pharmacy
483 Huron Street
Toronto, Ontario, M5R 2R4
962-4861

Physiotherapy

Canadian Physiotherapy Association
25 Imperial Street
Toronto, Ontario, M5P 1C2
485-1139

Radiology

Ontario Society of Radiological Technicians
P.O. Box 1054
Brantford, Ontario
817-753-6037

Secretaries

The Institute of Chartered Secretaries & Administrators
129 Adelaide Street West
Toronto, Ontario, M5H 1R6
363-8925

Social Workers

Ontario Association of Professional Social Workers
55 York Street
14th Floor
Toronto, Ontario
364-6622

Teachers

Ontario Secondary School Teachers' Federation
1260 Bay Street
Toronto, Ontario
923-7341

Veterinary Science

Ontario Veterinary Association
33 Cork Street West
Guelph, Ontario, N1H 6N9
824-5600

In writing letters asking for non-advertised positions, it is sometimes effective to ask the person to whom the letter is addressed for advice or help, rather than ask him if *he* has a position open. Instead of being forced to say "No, I don't have such a position, I'm sorry," he is given a chance to make positive suggestions as to where else the applicant might look. Of course if he does have a position open it is obvious that the letter writer wants a job and he will consider the letter as an application.

JOB INTERVIEWS (see also below, "Employment Aptitude Tests")

Personal initiative is considered very important in looking for a job in Canada. However, this may not always be so in other countries of the world. Therefore it is a good idea to point out some of the "right" attitudes to have when looking for a job. While these will seem very obvious to Canadians and many immigrants from many parts of the world, they may not be so obvious to a good many other immigrants. The following suggestions are offered by the Department of Manpower and Immigration in one of its pamphlets entitled "How to Prepare for an Interview":

Learn about the firm, its product or its services before you apply.

Prior to the interview, make a list of your former employers, with names and addresses, and terms of service. List the names, addresses and telephone numbers of those you intend to give as references.

Make good use of your resume form—send it to the employer in advance, or leave it with him following the interview or enclose it with a thank-you letter.

Have clearly in mind what you think you have to offer an employer.

Plan enough time, so that you won't arrive at your appointment late and breathless. Cleanliness, neatness and good grooming are important.

Greet the employer or interviewer with respectful dignity, in a cheerfully optimistic manner. (But don't overdo it.)

Be polite and assume an air of confidence. Look at the person to whom you are speaking and maintain your poise and self-control.

If inclined to be nervous or short of breath, breathe deeply, speak deliberately, loudly enough to be easily heard, and as clearly and distinctly as you can. (Again, don't exaggerate or over-do it.)

Answer questions in a straightforward way. Hedging is a danger signal to the employer. *(Ed. note: In many cultures it is considered a sign of thoughtfulness and intelligence to give long, philosophical and indirect answers to questions which in Canada require no more than a simple, one sentence answer. Be sure to point this out to newcomers.)*

Inquire about a specific job or jobs. Applicants who say they will do anything often do nothing very well.

Outline your training, experience, ability and interests briefly.

Emphasize what you think you can contribute to the firm, avoiding any mention of your need for work.

Leave the matter of wages, hours, and benefits for consideration after the job has been offered to you. Chances are these will be explained without your asking.

Comply cheerfully with requests to fill out an application form, furnish references, take a physical examination or vocational tests.

Leave promptly when the interview is over, with a good-natured, courteous farewell. Do not bow, or be obsequious.

Don't get discouraged. Keep in touch with your CANADA MANPOWER CENTRE but also keep job hunting on your own.

The pamphlet says that most people under 30 are likely to change jobs five or more times before they retire and that those who are over 40 are likely to change several times, as new jobs open up and old ones disappear. It cautions people against hemming themselves in by being too narrow in their ideas and attaching themselves to a job title which sooner or later becomes obsolete, as one-third of all jobs do.

The pamphlet encourages the job-seeker to prepare a resume, which:

- creates a favourable impression with an employer;
- focuses attention on his special abilities;
- excites interest in him as a potential employee;
- outlines his personal assets;
- gives him the best chance to get a rewarding job.

EMPLOYMENT APTITUDE TESTS

The practice of giving would-be employees various types of aptitude tests before seriously considering their applications is becoming more and more widespread. It appears that a majority of companies and personnel offices are relying on such tests to streamline their operations and place people more efficiently. If a person fails to meet the required standard on one or more tests no further time or money is wasted in interviews, trial periods, etc. This decision is also based on what would appear to be objective, non-personal criteria.

The most common examination is the problem-solving test which is made up of 50 or so multiple-choice questions. Many of the questions are based on simple mathematics and logic, similar to the traditional I.Q.-type questions. Others make use of vocabulary, expressions and proverbs, for example:

Arrange the following words so that they form a true statement. Print the last word as your answer.

laughs who last best He laughs or

Which word is different from the others? (1) fly (2) gnat (3) wasp (4) grub (5) moth

These tests have a strict time limit, usually 12-13 minutes for 50 or so questions. No one is expected to finish all the questions and the applicant is, as is common in such tests, under great pressure.

Most North Americans have become familiar with such tests since childhood and know what is expected and how to deal with them. But such tests may present an entirely new and terrifying experience for someone from a different country or culture.

In the first place the very idea of a test may conjure up a much more serious and demanding image than most North Americans would expect. In the second place, the experience of working under time pressure could very well be new. Many people panic during their first timed tests and do badly. A newcomer may not know the tricks that North Americans learn from childhood, such as jumping a difficult question and going on to the next. He may not realize that he isn't expected to finish the test and that there is no order involved. He may be used to a much more ordered, meticulous type of work.

The very form or wording of the questions may be confusing to someone unfamiliar with such tests. It would appear that the more of these exams a person does, the better he becomes at them.

Finally, the large number of questions involving uncommon vocabulary and proverbs may prove a great obstacle to someone who speaks English as a second language. The entire allotted time could be used up puzzling over one or two of these questions. For example, in the first question cited above, the words form a familiar pattern to the native English speaker—the proverb “He who laughs last laughs best” should be immediately recognized. But to a non-native English speaker, even one who is very at home in English (but who hasn’t come across that particular proverb—and proverbs aren’t used commonly in everyday English speech), the words present a difficult challenge. He must figure out the subject, the verb, what to do with who, best, and last. “He laughs best who laughs last” could be a true statement. Proverbs are very difficult to understand in a second language. They are often full of out-dated words and the word order is often reversed. Many times they are a piece of a longer phrase or a phrase out of a famous myth or tale. A deep knowledge of the culture is often required to understand many proverbs.

The second example cited above would also present great difficulties for a non-native speaker. Fly, perhaps moth or even wasp are heard often in everyday speech. But how many people would be familiar with words like gnat or grub in a second language. It usually takes years and a lot of reading to achieve that kind of vocabulary knowledge.

Anyone applying for a job should be made aware that such exams exist. Although little can be done to prepare for them, a knowledge of and some practice in dealing with time pressure tests as well as practice with common types of questions could be useful.

Psychological Tests

A second type of test which is becoming more popular is the Psychological Data Form or Test. The applicant must answer many questions on his family background, his happy or unhappy childhood, his aspirations, his likes and dislikes, his outside activities, his marital state, and so on. The answers are then analyzed by a psychologist to determine whether or not the applicant is suited for the particular job.

But once again, this type of test presents great problems to a non-North American. People from different countries can have different approaches to home life, activities, ambition, aggression, culture, etc. What is normal and acceptable here may not be in their country. Their culture may have placed different emphasis on different points. Traits of character may have totally different expressions, different forms. An answer they give may reflect a totally different characteristic than a similar answer from a Canadian.

It is also probable that many of the questions could seem insulting, an invasion of privacy or even a means to compile secret files or dossiers. Different cultures have different ideas of what is permissible to ask and what is private.

Once again there is almost no preparation that can be done for such a test, but any job applicant should be aware that he may be asked to fill out such a form and he should have some idea of the kinds of questions that could be asked.

JOB PLACEMENT AGENCIES

CANADA MANPOWER CENTRES

This is a nation-wide Federal Government employment agency offering free placement services to the unemployed or those wishing to change jobs. An immigrant can go to any of the Canada Manpower Centres listed on page 29, where he will be able to speak to a counsellor about his particular situation.

Canada Manpower Services

All Canada Manpower Centres offer the following services to independent, sponsored, and nominated immigrants and Canadian citizens in the working force:

1. A job referral service
2. A job training service (if certain conditions are met—see section below entitled “Canada Manpower Training Programs”, page 18.) Included in these training programs are:
 - (a) Basic upgrading
 - (b) Skill training
 - (c) Language training
3. A mobility service, including:
 - (a) A special travel grant—for evaluation prior to Canada Manpower training program or job search
 - (b) A travel grant—to enable a person to take training in another area.
 - (c) An exploratory grant—designed to help a person leave home for a short period of time to look for work elsewhere.
 - (d) A moving and resettlement grant—to help a person and his family move to a new area where he has a definite job offer.

Immigrant Settlement Unit

In addition to these services, an *independent* immigrant may be eligible for emergency financial assistance if he has been unable to find his first job in Canada. He may also be counselled regarding housing contracts, leases, hospital and medical insurance, schools, etc. In such a case he should contact one of the Canada Manpower Centres to ask to speak to a counsellor. In the case of a sponsored or nominated immigrant, if he can prove the sponsorship has broken down, he may also be eligible for emergency financial assistance. He should go to a Canada Manpower counsellor, with his sponsor if possible, and be prepared to show why the sponsorship has broken down (e.g. if the sponsor has been disabled, this might be one reason for a breakdown in a sponsorship).

Immigrants should be aware of the fact that they will be asked to fill out forms listing their education and former work experience when they go to Canada Manpower for the first time, and should have such information with them when they go there. Non-English-speaking immigrants will be referred to the Ministry of Culture and Recreation at address on page 29 to have their educational documents, trade certificates, letters of recommendation, birth certificates and marriage certificates translated, and this could be done before going to Canada Manpower. Those mailing in items to be translated should state the language in which the document is written. It is not necessary to include return envelope or postage. Documents should be sent by registered mail. To send a photostat copy is a good idea. The Translations Service is presently unable to help in translating work experience due to their small staff, but the counsellors at Canada Manpower do help with this section of the application form (Form 701M).

PRIVATE PLACEMENT AGENCIES

There are many private placement agencies listed in the yellow pages of the telephone directory under the heading "Employment Agencies". These services are free to the applicant except for nurses and household help. Some of them specialize in certain types of employment and others handle all types of employment.

IMMIGRANT AID SOCIETIES AND OTHER AGENCIES

Very often immigrant aid societies and other ethnic organizations will have some sort of placement service. Sometimes this is in the form of counselling as to how to go about getting a job, rather than actual placement. Many of these organizations can give very helpful tips and good leads and are worth checking out. In most cases job counselling and placement are only two of various services they provide.

In general, ethnic organizations are not well-equipped to handle people looking for jobs. Very often they can give good advice as to how to go about looking for a job, but actual job placement is something they generally do not have to any great extent. It is suggested that an immigrant try all the other possibilities described in this section, keeping in mind that he *may* be helped by going to an organization of his own ethnic group. A list of organizations with counselling services of a general nature can be found on page 29.

STARTING A SMALL BUSINESS

THE ONTARIO BUSINESS ENVIRONMENT

The Province of Ontario welcomes both foreign businessmen and new Canadians into its expanding economy. Canadian laws restrict the activities of legitimate businesses only to the degree necessary to safeguard the welfare of all who live here or have business interests in this country. Regulations affecting business or industry are the same for Canadian owned and foreign owned companies except for certain activities. There are limitations on the degree of investment permitted to non-residents in financial institutions, insurance companies, banking, radio and television broadcasting, commercial aviation, coastal shipping, commercial fishing and some professional activities. Acquisitions of Canadian companies may be subject in some cases to approval by the Federal Government.

Essentially, Canada's attitude toward business-oriented newcomers is open and permissive. Entrepreneurship is welcomed and encouraged. The Province of Ontario is currently the scene of one of the western world's most rapidly growing industrial and commercial economies.

OWNING A BUSINESS

Many newcomers to Ontario are interested in operating their own businesses. Such people usually put high value on the freedom they feel is provided by ownership and the above average financial rewards they may anticipate. These are valid criteria but such a view of ownership should be tempered with caution.

Owners of a business are free to achieve substantial rewards for effort and risk but are also free to fail. The latter can happen *and frequently does*. Independent businessmen do not have to deal with the interference or direction of

shareholders but may find that the demands of customers, bankers, suppliers, and regulatory agencies, active in a modern business environment, can significantly modify their freedom of action.

Still, a very high proportion of the many thousands of business enterprises of all kinds active in Ontario are owned by their managers. These are often family teams operating retail stores, beauty parlors, small restaurants and similar enterprises. At the same time large enterprises are often both owned and operated by the same person or persons.

In order to minimize the risk ordinarily involved in any new business venture, newcomers should be particularly careful and take extra time to consider all the facts of a situation before going ahead. The following should be suggested to them:

- (1) Many business practices, customs, relationships, laws, and economic factors are likely to be different from those of the country left behind. Take time to become familiar with them. Consider working as an employee in the same line of business and so learn at little cost. What worked well at home may not be successful in a different business environment.
- (2) If the newcomer has never actually managed a business himself the above recommendation is particularly appropriate.
- (3) Consider the advantages of a partnership with someone who can contribute money or experience to the enterprise.
- (4) Start small, if practicable to do so, and keep the business as simple as possible in order to conserve funds. The first year is usually the most difficult one.
- (5) Seek and listen to the advice of those who are familiar with the same or similar lines of business. These should include bankers, accountants, and lawyers, in addition to owners or managers.
- (6) A cash flow projection should be made for the first several years of operation of the business. This should be done with the guidance of a professional accountant. It is usual to underestimate the amount of money needed at certain times during the early months or years of a business.

KINDS OF BUSINESS ORGANIZATION

These range from sole proprietorship to corporations.

Sole Proprietorships

An individual may enter into business in Ontario with a minimum of legal formalities, subject to licences that may apply to specific types of activities. The owner has sole responsibility for the operation and, in settlement of obligations, both his business assets *and personal property* may be attached.

If a sole proprietor elects to trade under a business name other than his own, or wishes to add such words as “and company”, to his name, he must file such name with the local Registry Office of the community in which the business will be carried on.

Partnership

General partnerships and limited partnerships are available in Ontario. The principles relating to the rights and liabilities of partners are similar to those applying under the British and United States laws. The filing of a declaration signed by all partners, giving names, addresses, company name, capital contribution, division of profits and losses, rights of management, etc., is required on registration with the local Registry Office of the community in which the business will be carried on.

Limited partners do not participate in the management of the firm, and are liable to the firm or its creditors only to the extent of their financial contribution. On the other hand, general partners are not only jointly liable (equal shares) for any debts, but are jointly and severally liable (each partner liable for the full amount).

Limited Companies

These consist of three or more persons called shareholders who own an enterprise by means of shares in the company. Such an enterprise is recognized as a “body corporate and politic” empowered to carry on specific business activities listed in its charter. Such companies can be incorporated provincially or federally, usually dependent on whether or not the activities are confined to one province or are more national in scope.

Legislation now requires that in the case of companies chartered in Ontario a majority of the directors must be Canadian citizens ordinarily resident in Canada.

As the term “limited” implies, the shareholder’s personal liability is limited. In fact it is limited to the unpaid portion, if any, of his shares in the company. It is important that newcomers are aware of this because if their company does go bankrupt, then they will not be held personally responsible.

Information regarding the legal requirements for establishing a corporation in Ontario can be obtained from the Companies Division, Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto.

ASSISTANCE AVAILABLE TO START AND RUN A BUSINESS

There is no one source of all the information or advice necessary or useful to start and run a business. It is not likely there ever will be such a "One-stop" source where one can get a package or kit containing everything needed. An obvious reason for this is that the whole exercise is essentially more art than science.

The success or failure of a business venture is greatly influenced by the personal characteristics, experience, actions, and financial resources of the founder-manager. The timing, the general economic conditions, and sometimes elements beyond the individual's control can have a significant influence on its outcome. An informed businessman will be more likely to succeed than one who ventures with little more than hope and mis-information to guide him.

A vast amount of information is available in printed form or from consultation with experienced people regarding the many aspects of doing business. It applies to every kind of business from a one-man operation to a giant corporation. The problem is, in part, to select what is appropriate to the business situation in mind.

For information on financing see publications listed on the next page under "Sources of Information".

The Division of Industry of the Ontario Ministry of Industry and Tourism encourages the establishment of new job-producing industries and the expansion of present manufacturing concerns throughout Ontario. Many services are available to assist manufacturers to make and sell their goods and services on a competitive basis in both foreign and domestic markets.

Information regarding the various services provided can be obtained by a visit or a letter to the central offices at 900 Bay St., Hearst Block, Toronto M7A 1S8. The Ministry also maintain the following regional offices:

Toronto	- 5 Fairview Mall Drive, 4th Floor 416-491-7680	Orillia	- 73 Mississauga St. East, 2nd Floor 705-325-1363
Kitchener	- 305 King St. West, Suite 507 519-742-8301	Peterborough	- 139 George St. North 705-742-3459
Ottawa	- 1 Nicholas Street, Suite 1100 613-237-6280	Brockville	- Victoria Building, King St. East, 2nd Floor 613-342-5522
Sudbury	- 767 Barrydowne Road, 705-506-1330	Timmins	- 261 Third Ave. 705-264-1323
Thunder Bay	- Twin City Gas Building 135 N Syndicate Ave. 3rd Floor 807-623-9501	Windsor	- 875 Ouellette Ave. Suite 206 519-252-3475
London	- 195 Dufferin St. Suite 607 519-433-8105		

SOURCES OF INFORMATION

A list of useful publications and of active organizations that can help follows. It would be advisable to check possible costs of publications before ordering.

SOURCES OF INFORMATION PUBLICATIONS

Publication	Contents	Source
1. Doing Business in Ontario Canada	General Information	Ontario Ministry of Industry and Tourism, 900 Bay St., Toronto M7A 1S8
2. Industrial Services	Outline of Services of Division of Industry	Ontario Ministry of Industry and Tourism, 900 Bay St., Toronto M7A 1S8
3. Doing Business in Canada Series		Federal Dept. of Industry, Trade & Commerce, Toronto Dominion Centre, Toronto and also Information Canada Bookstore, 2 St. Clair West, Toronto 923-3600
(i) The Canadian Environment		
(ii) Forms of Business Organization		
(iii) Canadian Customs Duties		
(iv) Taxation—Income, Business, Property		
(v) Taxation—Sales, Excise, Commodity		
(vi) Labour Legislation		
(vii) Construction and Equipment Standards		
(viii) Federal Incentives to Industry		
(ix) Patents, Copyrights and Trademarks		
(x) Tariff Preferences for Canadian Goods Abroad		
4. Financing Canadian Industries	Financial Information	Federal Dept. of Industry, Trade & Commerce, Toronto Dominion Centre, Toronto and also Information Canada Bookstore, 221 Yonge St., Toronto
5. Canadian Chartered Banks in most cases publish guide books about doing business in Canada under various titles	General Information	Business Development Depts. of Chartered Banks
6. Quick Canadian Facts (annual)	General Data	Eaton's—Toronto W.H. Smith Bookstore, Toronto Dominion Centre, Toronto
7. Canadian Almanac & Directory	Listing of Government, Legal, Financial, Communications, Cultural Depts., Institutions & Societies	Richard De Boo Ltd., 51 Wellington St. W., Toronto (Available for reference in Public Libraries)
8. Local Telephone Directory Yellow Pages	Suppliers of Goods and Services	Public Telephones or Bell Canada Offices
9. Ontario Government Telephone Directory	Government Ministries addresses and telephone numbers	Ontario Government Bookstore 880 Bay St., Toronto
10. Federal Government Telephone Directory	Government Ministries addresses and telephone numbers	Information Canada Bookstore 221 Yonge St., Toronto
11. Directory of Ontario Associations	Lists most Ontario Associations	Industrial Information Centre, 8th Floor Hearst Block, 900 Bay St., Toronto

Publication	Contents	Source
12. Sources of Information for the Canadian Businessman	Where to obtain information	The Canadian Chamber of Commerce 330 University Ave., Suite 501, Toronto M5G 1S1
13. Scott's Industrial Directory of Manufacturers	Manufacturers and their products	—Libraries —Penstock Publications Ltd., 75 Thomas, Oakville, Ontario
14. Maclean-Hunter Ltd. list of Publications	Listing of Trade Periodicals	Maclean-Hunter Ltd., 481 University Ave., Toronto, Ontario
15. Frasers Trade Directory	Products and their sources	Maclean-Hunter Ltd.
16. Canadian Trade Index	Manufacturers and their products	—Libraries —Published by Canadian Mfrs. Association, 67 Yonge St., Toronto, Ontario
17. Starting a Small Business	General Information	Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St. Toronto, Ontario M4Y 1Y7
18. Buying a Franchise	General Information	Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ontario M4Y 1Y7
19. A Source of Financing for Canadian Industries		Industrial Development Bank 250 University Avenue Toronto, Ontario M5H 3E5
20. Minding your own Business	A series of booklets	Industrial Development Bank 250 University Avenue Toronto, Ontario M5H 3E5

SOURCES OF INFORMATION ORGANIZATIONS

Name	Information Available	Location
Ontario Government Bookstore	Broad range of Publications	880 Bay St., Toronto
Information Canada Bookstore	All federal publications including those of Statistics Canada	221 Yonge St., Toronto
Documentation Centre	Business Library	Ontario Ministry of Industry & Tourism, 8th Floor, Hearst Block, 900 Bay St., Toronto
Board of Trade of Metro Toronto	Export-Import and general retail data	11 Adelaide St. W., Toronto
Canadian Standards Assoc.	Specifications for Design of safe Industrial and Commercial Products	178 Rexdale Blvd., Rexdale (Toronto)
Municipal Public Libraries	Business data of all kinds	See local telephone directory
Toronto Business Library	Central Business Library	229 College St., Toronto

RETAIL BUSINESS

Retail Merchants Association of Canada
(Ontario) Inc.,
1780 Birchmount Road,
Scarborough, Ontario.
Tel: 291-7903

Canadian Council of Distribution,
159 Bay St.,
Suite 1019,
Toronto, Ontario.
Tel: 366-2804

Canadian Restaurant Association,
60 Avenue Road,
Toronto, Ontario.
Tel: 920-4354

Retail Council of Canada,
74 Victoria St., Suite 723,
Toronto, Ontario.
Tel: 363-8507

WHOLESALE-DISTRIBUTOR

The Advertising and Sales Club of Toronto,
77 York Street,
Toronto, Ontario.
Tel: 366-4643

Purchasing Management Assoc. of Canada,
80 Richmond St. West, Suite 1607,
Toronto, Ontario.
Tel: 366-5859

See also "Directory of Ontario Associations", (#11 page 18).

IMPORTER

Canadian Importers Assoc. Inc.,
2249 Yonge St.,
Toronto 7, Ontario.
Tel: 487-1144
Exec. Vice Pres. — Mr. Keith Dixon

Canadian Toy Importers Association,
184 Front St. East,
Toronto, Ontario.
Tel: 368-8371

EXPORTER

The headquarters of the Canadian Export Association is at:

Commerce House, Suite 1020,
1080 Beaver Hall Hill,
Montreal 128, Quebec.

Ministry of Industry & Tourism,
Industrial Development Branch
900 Bay St., Toronto, Ontario.
Tel: 965-5701

See also "Directory of Ontario Associations". See #11 on page 18.

MANUFACTURERS

Canadian Manufacturers Association
67 Yonge St.,
Toronto, Ontario
Tel: 363-7261
CMA administers 13 Trade Associations in Ontario.

Division of Industry
Ministry of Industry & Tourism
900 Bay St.
Toronto, Ontario
Tel: 965-5711

Canadian Electrical Manufacturers Assoc.
10 Price St.
Toronto, Ontario
Tel: 962-3931

Metropolitan Toronto Industrial Commission
11 King St. West
Toronto, Ontario
Tel: 368-1616

See also "Directory of Ontario Associations", (#11 on page 18).

JOB TRAINING PROGRAMS

Several training programs are available to the immigrant through various government and private agencies. Information follows, but the immigrant should always contact the agency involved for more detailed information and the final word regarding his own eligibility for any training program. It is a good idea to go to another agency such as an education counselling service (see page 69) to get back-up assistance in dealing with agencies offering training programs. This is advisable because of the language problems and other stumbling blocks an immigrant (or anyone) is often confronted with in dealing with a large government agency. Training programs are offered by the federal and provincial governments as well as a few private agencies. These programs vary from general academic upgrading course to skills and apprenticeship courses to on-the-job training.

CANADA MANPOWER TRAINING PROGRAM

This is the name given to the Federal Government's over-all training program which consists of three types of "institutional" training courses (as opposed to on-the-job training):

1. Basic up-grading (up to 52 weeks)—offers courses to improve the general academic standards of the person.
2. Skill training (up to 52 weeks)—teaches a skill to a person who is unemployed or underemployed due to his lack of a specific skill.
3. Language training (24 weeks)—English classes, full-time, for those immigrants who need to improve their English in order to get or hold a job.

The basic up-grading courses and the skill training courses can each be taken for up to 52 weeks. If basic upgrading is necessary before an immigrant may take a skill training course, these two courses may be taken for up to two years. Language training is for 24 weeks. Canada Manpower counsellors have detailed information as to the types of skills taught and specific program schedules and institutions handling the programs. For further information or to apply contact Canada Manpower, address on page 29. Those who wish advice about what type of training they are best suited for might also contact any Canada Manpower Counsellor for information and counselling. Since these programs are considered full-time endeavors, financial assistance is offered to those who meet the following requirements:

Must be 17 or over *and* not have attended school for at least a year.

These programs (basic upgrading, skill training, and English language classes) are for those who would otherwise be unable to obtain employment or a better job. Sponsored and nominated immigrants are not excluded from these programs if they fulfil all the requirements mentioned. It should be remembered that each case is dealt with individually and on the basis of its own merits.

The regular allowance for those who qualify is in the following amounts:

No dependents	\$ 68 per week
1 dependent	\$ 84 per week
2 dependents	\$ 90 per week
3 dependents	\$100 per week
4 dependents	\$109 per week

NOTE: A "basic allowance" is provided for trainees without dependents whose place of residence during training is maintained by a parent or spouse. The basic allowance is presently \$44 per week.

If a person has to live away from his home while taking a course, thus maintaining two residence, he is eligible for an additional subsidy of \$33.00 per week, known as a "living-away-from-home" allowance. In lieu of the living-away-from-home allowance there is provision for a commuting allowance. If while taking training it is necessary to commute daily a distance of more than 30 miles return, a 7.5 cents mileage allowance is payable for additional miles.

ONTARIO'S MANPOWER TRAINING PROGRAM

This is a program offering both on-the-job training and classroom instruction (with emphasis on the former) in both apprenticeship (long term) and short-term training plans. The following information comes from the Manpower Training Branch of the Ontario Ministry of Colleges and Universities (address on page 29).

Apprenticeship is a systematic program of on-the-job training and related classroom instruction designed to produce a fully-qualified journeyman or tradesman. Depending on the trade, the apprenticeship period usually varies from two to five years. During that time, the apprentice is usually contracted to an employer who is obliged to see that he is properly instructed in all aspects of the trade.

The apprentice earns as he learns, being paid an increasing percentage of the journeyman's rate for the trade as he progresses. In Ontario the minimum rate for an apprentice is generally as follows:

1. 40% of the journeyman's rate during the first apprenticeship period,
2. 50% during the second apprenticeship period,
3. 60% during the third apprenticeship period,
4. 70% during the fourth apprenticeship period, and
5. 80% during the fifth apprenticeship period.

Entry Qualifications

1. Must be 16 or older.
2. Generally, must have Grade 10 or equivalent level of education (except in the trades of Auto Body Repair Automotive Painter, Brick and Stone Mason, Plasterer, and Service Station Attendant which require Grade 8 or its equivalent, and Barbering and Hairdressing which require Grade 9 or its equivalent). If applicant does not have the necessary educational standard this qualification may be obtained by night school or correspondence courses. In most instances, the training period is shorter for apprentices with Grade 12 qualifications. Special tests and interviews are now available for older workers without Grade 10 who want to participate in the industrial training program.

How to Apply

Anyone interested in applying for an apprenticeship should contact address on page 29.

The counsellors at the Ontario Manpower Training Branch will be glad to arrange an interview with anyone interested in the program.

Apprenticeships Available

Apprenticeship training is currently available in more than 100 construction, motive power, service, and industrial trades. A few of the apprenticeship programs available are the following:

- | | |
|--|---|
| 1. Barber | 12. Plasterer |
| 2. Radio and Television Service Technician | 13. Plumber |
| 3. Carpenter | 14. Sheet Metal Worker |
| 4. Chef | 15. Steamfitter |
| 5. Electrician | 16. Ironworker |
| 6. Hairdresser | 17. Air-Conditioning or Refrigeration
Equipment and Installing |
| 7. Tool Maker | 18. Watch Repairer |
| 8. Bricklayer | 19. Dry Cleaner |
| 9. Millwright | 20. Machinist |
| 10. Motor Vehicle Mechanic | |
| 11. Painter and Decorator | |

The counsellors at the Manpower Training Branch will help a person to choose the right trade, describing the trade or trades which are of specific interest to him, outlining future possibilities, wages, and other benefits.

How Apprenticeship Works

When an application is approved by the Manpower Training Branch, the applicant receives an interview card indicating that his qualifications are satisfactory and that he is eligible for employment.

The Manpower Training Branch will advise which firms have openings in a particular trade; employment may also be sought through any business agent of local unions connected with the trade involved, or through any prospective employer, or through a Canada Manpower Centre.

When the applicant has found employment he will be registered as an apprentice by the Manpower Training Branch.

Classroom Instruction

There are usually three courses of classroom instruction associated with the apprenticeship programs.

Pre-apprenticeship training is in effect in the barbering, hairdressing and chef trades, whereby the apprentice is assigned to a course of training at a College of Applied Arts and Technology immediately on registration of the contract or as soon as possible thereafter.

In addition, the Manpower Training Branch sponsors classes of "English for Provisional Tradesmen" (see page 69) for those tradesmen who need to improve their English in order to practise their trade.

Training Allowances

The Federal Department of Manpower and Immigration, and in some cases, the Ontario Ministry of Colleges and Universities provides tuition fees, transportation costs to and from the school at the beginning and end of each course, and a weekly allowance to cover food and accommodation while the apprentice attends school.

Short-term Training

Industry also has a need for skills that do not call for fully-trained craftsmen. Consequently, as part of the expanded industrial training program, short-term, on-the-job training has been introduced to help industry meet its less involved skill requirements.

Short-term training is available in a wide range of occupations. Sewing machine operators, textile workers, miners, woodworkers, aircraft assembly fitters, lathe operators, foundry workers, welders, furniture makers food processors and leather cutters are representative of the short-term skill training projects undertaken to date. Such training will be provided in almost any skill area where a full apprenticeship is not required.

Depending on the complexity of the skills involved, training is provided in periods ranging from one month to one year. In some instances on-the-job training is supplemented by classroom instruction in co-operation with the Applied Arts and Technology Branch of the Ministry of Colleges and Universities. Each training curriculum is tailored to the company's and trainee's individual needs. Employers interested in short-term skill training should contact their local Canada Manpower Centre. Individuals wishing to obtain employment and learn a skill should also contact the nearest Canada Manpower Centre, address on page 29.

ELIGIBILITY OF SPONSORED IMMIGRANTS

To be eligible for any of the above described training programs, a person must be a Canadian citizen, a landed immigrant, or have a letter of permission to work from the Canadian Immigration authorities. It does not matter that the immigrant is sponsored or nominated. What does matter is that he is without a skill or that the skill he has is no longer marketable. The only above described program that a sponsored or nominated immigrant is not eligible for is Canada Manpower's emergency settlement program (see page 15 "Immigrant Settlement Unit") for independent immigrants who have not yet found their first job in Canada. Even then, if a sponsored or nominated immigrant can show that the sponsorship has broken down, he may be eligible for assistance.

TRADE CERTIFICATION

The Province of Ontario has passed legislation to require certification for certain trades in order to protect consumers and tradesmen. The following information is based on the pamphlet "Trade Certification in Ontario", produced by the Manpower Training Branch of the Ontario Ministry of Colleges and Universities.

Compulsory certification means that only journeymen holding a Certificate of Qualification, registered apprentices and certain persons exempted from the regulations are permitted to work in these trades.

Compulsory certification prevents unqualified persons from working at the trades concerned. This, in turn, provides protection to the public who use the services of these tradesmen, the employers who hire them, and fellow tradesmen who are safeguarded from unfair competition by unqualified persons.

Certification has four main benefits:

1. It confirms the skills of certified tradesmen, and safeguards them from the competition of unqualified workers.
2. It gives the trades and the tradesmen a good reputation for technical efficiency.
3. It affords qualified tradesmen more opportunities for better jobs.
4. It assures the general public and employers of the competence of tradesmen and protects them from dealing with or hiring inexperienced workers.

TRADES SUBJECT TO COMPULSORY CERTIFICATION

Fifteen trades are subject to compulsory certification under Ontario law. They are:

- | | |
|---|----------------------------|
| 1. Refrigeration and Air Conditioning | 9. Motor Vehicle Mechanic |
| 2. Barber | 10. Transmission Mechanic |
| 3. Electrician | 11. Truck-Trailer Repairer |
| 4. Hairdresser | 12. Plumber |
| 5. Alignment and Brakes Mechanic | 13. Sheet Metal Worker |
| 6. Auto Body Repair | 14. Steam Fitter |
| 7. Fuel and Electrical Systems Mechanic | 15. Watch Repairer |
| 8. Motorcycle Mechanic | |

HOW TO QUALIFY FOR CERTIFICATION

Tradesmen applying for certification in one of the compulsory trades are required to pass an examination set by the Manpower Training Branch (see address on page 29). Applicants must also submit proof from an employer, former employer or other approved authorities that they have had actual on-the-job experience for a period longer than the normal apprenticeship period for their trade. (The apprenticeship period varies according to the skills involved.) Apprentices who complete their apprenticeship in the trades concerned automatically qualify on passing the Certificate of Qualification examination.

The Manpower Training Branch sponsors English classes for provisional tradesmen who need to improve their English in order to become certified in their trade (see page 69).

EXEMPTIONS

The Manpower Training Branch has made provision for persons engaged in certain occupations which overlap the certified trades.

For example, there are many occupations—i.e., stationary engineers, pipe fitters, oil burner mechanics, gas fitters drain layers and sprinkler installers whose duties overlap the plumbing trade. Persons in these occupations work at only a portion of the certified trade. Therefore, they cannot qualify for certificates. Under these circumstances these persons are exempted from the regulations.

In the case of tradesmen in outlying areas who are engaged in several trades, Certificates of Qualification are issued in their major specialty and they are granted authority to continue working in the other trade areas provided they observe certain prescribed conditions such as scope of the job, geographical limits, or both.

VOLUNTARY CERTIFICATION

Those trades not granted compulsory certification may be provided with voluntary certification. In this case a tradesman may obtain a Certificate of Qualification if he can show proof of training and/or experience and can pass an examination. However, it is not mandatory that he have a certificate to practise in this trade.

There are seventeen trades in this category. They are:

- | | |
|----------------------------------|-----------------------------------|
| 1. Cement Mason | 9. Radio and TV Repair Technician |
| 2. Chef | 10. Brick and Stone Mason |
| 3. Dry Cleaner | 11. Carpenter |
| 4. Lather | 12. Farm Equipment Mechanic |
| 5. Automotive Machinist | 13. Painter and Decorator |
| 6. Automotive Painter | 14. Plasterer |
| 7. Heavy Duty Equipment Repairer | 15. Glazier and Metal Mechanic |
| 8. Service Station Attendant | 16. Construction Millwright |
| | 17. Ironworker |

The value of this certificate is that it proves that the recipient is qualified in his trade to Manpower Training Branch standards.

TO APPLY FOR CERTIFICATION

Tradesmen who need Certificates of Qualification are asked to contact the Manpower Training Branch at address on page 29.

UNEMPLOYMENT INSURANCE

The information below is subject to change. Please contact the Unemployment Insurance Commission for verification. (address on page 29)

The Unemployment Insurance Program is a joint effort of the federal government, employers and insured employees all of whom contribute to provide unemployed, insured workers with bi-weekly payments. These payments are made for limited periods during which work suited to their particular skills is not immediately available. In excess of \$8½ billion in benefits has been paid in the 34 years since the plan became operative.

On June 27, 1971 a new Unemployment Insurance Act was passed by parliament. This new program contains many new features regarding coverage, eligibility for benefits, contributions, financing, benefit rate, benefit duration and service to claimants.

COVERAGE

All employment in Canada under a contract of service is insurable unless it is among those employments specifically made non-insurable by the Unemployment Insurance Act 1971 or the Regulations (see below, "Employments not

Included"). A contract of service is an agreement, written or oral, whereby one person agrees to work for another person under an employer-employee relationship and the worker is to do the work personally under the direction and control of the employer, in return for some specific remuneration.

EXTENSION OF COVERAGE

Effective January 2, 1972 coverage has been greatly expanded to become almost universal. Many occupational groups not covered previously, or in some cases covered only on a voluntary basis, are required to contribute. The employments on which coverage became compulsory on January 2, 1972 include:

1. employment in a public hospital,
2. employment in a charitable institution,
3. employment as a member of the Canadian Forces,
4. employment as a member of the police forces of Canada or a municipality. Provincial police officers will be insurable if the province by which they are employed has elected to cover its employees,
5. employment as a professional athlete,
6. employment as a teacher,
7. employment by a provincial government, if that government has elected to cover all its employees
8. employment in domestic service,
9. employment as an insurance agent, securities salesman or real estate agent.

In addition, the former exemption for salaried workers earning over \$7,800 per annum has been removed. Also removed is the provision whereby an employee of the federal, provincial or municipal government could be excepted upon being certified as permanent after two years of service.

EMPLOYMENTS NOT INCLUDED

The following employments are not insurable as of January 2, 1972. (Some of these employments were excluded under the old Unemployment Insurance Act, others are new exceptions):

1. employment in agriculture, horticulture, hunting, trapping, forestry, logging or lumbering by an employer who
 - (a) pays the employee less than \$250 in cash remuneration in a year, or
 - (b) employs the employee for a period of less than 25 working days in a year,
2. employment of a person who is more than 70 years of age,
3. employment of a person more than 65 years of age to whom a retirement pension under the Canada Pension Plan or the Quebec Pension Plan has at any time become payable,
4. employment of a casual nature not related to the employer's trade or business (e.g., odd-jobs connected with maintaining a household),
5. employment of a person by his spouse,
6. employment where the employee is a dependant of the employer,
7. employment by a foreign government or an international organization, unless that country or organization has completed an agreement with the Unemployment Insurance Commission to include such employment in insurable employment,
8. an exchange of work or services,
9. employment by a corporation of a person or the spouse of that person where more than 50% of the issued voting shares of the corporation are controlled by those persons individually or in combination,
10. employment of exchange teachers not remunerated by an employer in Canada,
11. employment where no cash remuneration is paid,
12. employment of a clergyman or member of a religious order who has taken a vow of poverty,
13. employment in any week where the earnings are less than 1/5 of the maximum weekly insurable earnings or 20 times the highest minimum hourly wage in the province of employment, as fixed by regulation, whichever is the lesser.

PREMIUMS

Employee premiums are based on a percentage of insurable earnings. Through 1975, minimum insurable earnings will be \$37 per week (or 20 times the provincial minimum wage, whichever is the lesser) and maximum insurable earnings are \$185 per week.

The basic employee rate for the year 1975 has been established as \$1.40 per \$100 of insured earnings. The basic employee premium rate will be adjusted annually on the basis of a three-year moving average of cost of benefits below four per cent national unemployment rate plus cost of administration.

Employer premiums through 1975 will be 140% of employee premiums except for those employers in 1975 who have qualified for a premium rate reduction by virtue of having, in 1972, wage loss replacement coverage for their employees which meets certain criteria.

BENEFITS

A single person receives 66-2/3% of his average weekly insured earnings through all stages of his claim.

A person with a dependant receives *two thirds* of his average weekly earnings during the Initial Benefit period, rising to *75 percent* during the Extended Benefit period.

Those who earn \$62 per week or less, if they have a dependant, are entitled to the *75 percent* rate through all stages of their claim.

There is a minimum benefit rate of \$25 and a maximum benefit rate of \$123 weekly. Benefits are taxable at source. Minimum and maximum rates will be reviewed annually.

The maximum duration of a claim—through all stages—is 51 weeks. A claimant may have weekly earnings of up to 25% of his weekly U.I.C. benefit and still receive the full benefit. Any amount earned over 25% is deducted from the benefit.

ELIGIBILITY FOR BENEFITS

To be eligible for benefits the claimant must:

- (a) have suffered an “interruption of earnings”,
- (b) be capable and available but unable to find work, or be incapable of work by reason of illness, injury or quarantine,
- (c) have,
 - (i) in the case of a “minor attachment” (see below) had from eight to 19 weeks of insurable employment during the last 52 weeks, or since the commencement of the last claim, and
 - (ii) in the case of a “major attachment” (see below) had 20 or more weeks of insurable employment during the last 52 weeks or since the commencement of the last claim.

A “minor attachment” to the work force may be eligible for a minimum of 18 weeks of benefits, up to a maximum of 48 weeks, depending on the national and regional rates of unemployment.

A “major attachment” to the work force may be eligible for a minimum of 27 weeks of benefits, up to a maximum of 51 weeks, depending on the number of insurable weeks and the national and regional rates of unemployment.

TO APPLY

Contact the nearest Unemployment Insurance Commission office (address on page 29) or Canada Manpower Centre (address on page 29). In some areas application forms are available at post offices. NOTE: On leaving a job, an employee should make certain his employer gives him his “Record of Employment” showing his contributions to the Unemployment Insurance fund.

Once a person has applied, he will fill out a “Claimant’s Report” once every two weeks and mail it to the Commission. Benefits are received every two weeks. When the claimant has obtained a job, he should notify the Commission immediately.

WAITING PERIOD

Under the new legislation, the waiting period is two weeks. During this period the claimant does not get paid. Similar to the “\$100 deductible” clause in car insurance, the two-week waiting period disposes of a large number of small claims by those who are re-employed within a short time. The cost of carrying those small claims would place an unduly heavy burden on all participants.

SPECIAL BENEFITS

Sickness

A “major attachment” claimant who has suffered an “interruption of earnings” due to sickness, injury or quarantine (unless covered by Workmen’s Compensation) is now eligible to draw unemployment insurance up to 15 weeks. Any sick leave or group indemnity wage loss benefits payable in the waiting period will not be counted as earnings; however such payments following the waiting period are considered earnings and will be deducted from the unemployment insurance benefits payable.

Maternity

This applies to a "major attachment" claimant whose earnings have been interrupted by pregnancy. She must also have had at least 10 weeks of insured employment, or have been on claim, between the 30th and 50th week before the expected date of confinement.

Benefits are normally payable for eight weeks before the birth of the child; the week of confinement and six weeks after the week of confinement. At the end of the six-week period the claimant may re-enter the regular benefit stream, as long as she continues to be unemployed, is physically capable of returning to work and is willing to accept any suitable job that is offered to her. She may be asked to provide the name of her baby-sitter or information on her childcare arrangements.

At this point it should be noted that whether the "major attachment" claimant's interruption of earnings has been caused by shortage of work, sickness or maternity—or a combination of these factors—the maximum allowable in the Initial Benefit stage is 15 weeks.

Retirement

This benefit is payable to persons aged 65-70 who have had 20 weeks or more of insured employment during the qualifying period (of one year prior to the retirement date) and who—on separation—retire from the work force. They will receive a lump sum equivalent to three weeks' benefit. There is no waiting period, nor will there be any deductions from the lump sum. The claimant must have applied for the Canada or Quebec Pension Plan.

The purpose of this benefit is to bridge the gap between regular earnings from employment and the receipt of Canada or Quebec pension plan payments.

After this, their participation in the unemployment insurance program ceases.

INCOME TAX

Effective January 2, 1972, premiums (contributions) will be an allowable deduction—like union or professional dues—for income tax purposes. Benefits will count as taxable income and will be subject to deductions at source.

For further details contact the Unemployment Insurance Commission at address on page 29.

WORKMEN'S COMPENSATION

The following information comes from the pamphlet "Claims Information for Employees and Employers", produced by the Workmen's Compensation Board of the Ontario Ministry of Labour.

The Workmen's Compensation Act extends, at no cost to the workman, protection for personal injury caused by accidents arising out of and in the course of employment. Industrial diseases and skin diseases shown to be peculiar to or characteristic of a particular industrial process, trade, or occupation are also included. There are two exceptions to this.

1. Where the injury does not disable the workman beyond the date of accident from earning full wages at the work at which he was employed.
2. Where the accident is attributable *solely* to the serious and wilful misconduct of the workman, *unless* the result is death or serious disablement.

WORKMAN'S RESPONSIBILITIES IN CASE OF ACCIDENT

If an accident should occur, the workman involved should:

1. Ask for first aid. Report his accident to his employer.
2. If medical aid is necessary ask his employer for Treatment Memorandum (Form 156) to take to the doctor or hospital.
3. Complete carefully and return promptly any forms he receives from the Workmen's Compensation Board to address on page 29. He should not allow an employer to talk him out of reporting an accident.

Exceptional Circumstances

Where Treatment Memorandum (Form 156) is not available because of accident location, he should seek medical attention, if necessary, and provide his employer with history of accident as soon as possible.

EMPLOYER'S RESPONSIBILITIES IN CASE OF ACCIDENT

The employer has the following responsibilities when an accident occurs:

1. Render first aid.

2. Complete and give to the workman Treatment Memorandum (Form 156) if medical aid is required.
3. If necessary, provide transportation at his own expense to a doctor or hospital located within the area or within a reasonable distance of the place of injury, or to the workman's home.
4. Complete and send Employer's Report of Accident (Form 7) to the Board immediately for all accidents requiring medical aid or lost time beyond date of accident.
5. Provide the Board as soon as possible with any further information requested.
6. When an accident requires first aid only, not the services of a doctor or hospital, a record should be kept of the workman's name, date and history of accident and nature of injury. If medical aid is later required or there is compensable lost time beyond the date of accident, an Employer's Report of Accident or Industrial Disease (Form 7) form should then be completed and sent to the Workmen's Compensation Board (address on page 29). NOTE: An employer is subject to a penalty under the Act for failure to submit a report of accident as soon as practicable or provide requested information promptly.

WHEN REPORTING TO THE BOARD

1. Write plainly with ink or typewriter.
2. Make sure ALL questions are FULLY answered.
3. Be sure the report is signed.
4. Give names of employer, employee, doctor, hospital and witnesses.
5. The claim number should be noted carefully on all forms completed and affixed to any letters sent to the Board.
6. Should a workman change his address, he should notify the Board promptly, in writing.

APPEALS

Anyone whose interests are affected may appeal a Division decision concerning any matter dealt with under the provisions of the Act. Decisions of operating Divisions may be appealed to the Appeal Board. The appeal will first be considered by an Appeals Examiner, who will review the information, make any further enquiry required by hearings or otherwise, and report the findings to a Commissioner for decision. A decision of a Commissioner may be appealed to the Appeal Board—a panel of three Commissioners. Any opportunity for a hearing will be provided before an Appeals Examiner or the Appeal Board. Hearings will be held in Toronto or at other major centres in Ontario.

HOW TO APPEAL

Appeals should be made in writing to the Registrar of Appeals at the Board's offices, 2 Bloor Street East, Toronto M4W 3C3, and should state the reasons on which the appeal is based.

REPRESENTATION

Any party to an appeal is entitled to be represented at any hearing by a representative of their own choice and at their own expense.

A workmen's adviser is available at the Board's offices, without charge, to assist in preparing and presenting appeals. See address on page 29.

EVIDENCE AND WITNESSES TO HEARINGS

Anyone whose interests are affected may bring to any hearing, any available witnesses whom they may desire. Evidence may also be presented in the form of a signed statement or affidavit where the witness cannot attend the hearing.

EXPENSES OF WITNESSES

Reasonable expenses and witness fees may be paid by the Board to employees and their witnesses whether an appeal is successful or not and professional witnesses will be paid reasonable expenses.

REASONS FOR DECISIONS

Decisions will be in writing and will contain the reasons on which the decision is based.

A SUMMARY OF INFORMATION

Where an appeal is made against a decision anyone whose interests are affected may obtain, on application to the Registrar of Appeals and without cost, a summary of the information upon which the decision was based.

A TRANSCRIPT OF HEARING

On notice of appeal to the Appeal Board anyone whose interests are affected may obtain, without cost on application to the Registrar of Appeals, a transcript of the hearing before any Appeals Examiner.

COMPENSATION PAYABLE IN NON-FATAL CASES

If totally disabled, the workman is entitled to receive $\frac{3}{4}$ (75%) of his average earnings up to \$12,000 a year, with maximum weekly payments of \$173.08.

If his average earnings are not less than \$55 per week, the minimum payable for temporary total disability is \$55 a week.

If his average earnings are less than \$55 a week he receives the full amount of his average earnings.

If he is disabled from earning full wages on any working day beyond the day of the accident, compensation is payable.

Payments date from the day following the day of accident or from the date of disability, whichever is later, and are made every two weeks.

Prompt submission of reports by the workman, doctor and employer will avoid delay in payments.

COMPENSATION PAYABLE IN FATAL CASES

The dependent widow or widower receives:

1. A lump sum of \$500.00.
2. A burial allowance up to \$500.00.
3. Reimbursement for certain expenses involved where the body is transported a considerable distance for burial.
4. A pension of \$260.00 a month.
5. Children up to 16 years of age receive \$80.00 a month.
6. Orphan children up to 16 years of age receive \$80.00 a month.

Where in the opinion of the Workmen's Compensation Board the furnishing of further education to a child appears advisable, the Board may *on application* extend the period for which the pension shall be paid.

Provision is made for invalid children over 16 and for adopted children.

If the widow or widower remarries, the monthly pension stops but a lump sum equal to two years' payment is received. However, children's pensions continue to age 16.

Where there are other dependents, they are entitled to benefits depending upon the financial loss, subject to certain limitations.

Provision is made for a common-law spouse who under certain conditions may be given the same status as the dependent widow or widower. However, no lump sum payment is made at the time of marriage.

EARNINGS FIGURES TO BE USED IN CALCULATING COMPENSATION PAYMENTS

In order to achieve a fair appraisal of the injured workman's real wages, on which the payment of compensation will be based, the following considerations are given:

1. Actual earnings, not the rate of wages are used as the basis for compensation payments. All allowances (such as room and board, house, utilities and produce supplied) are included, up to a maximum of \$12,000.
2. Vacation pay credits are excluded.
3. The general rule is to take the average gross earnings for the four weeks immediately preceding the accident when figuring compensation for temporary disability.
4. When a pension for a permanent disability is figured, average earnings for the twelve months preceding the accident are used. Maximum weekly payment for total disability is \$173.08.

VOCATIONAL REHABILITATION

Vocational rehabilitation services are available to a workman who, as a result of injury, cannot return to his former employment.

To assist in the vocational rehabilitation of injured workmen, the Vocational Rehabilitation Branch provides vocational and social counselling, selective job placement with the former or a new employer, and psychological testing to determine appropriate areas of re-training or job placement. Industrial workshops are also used for practical testing and "work conditioning" for those who require it after a long period of recuperation. When a workman cannot return to suitable employment as a result of the accident, retraining is sponsored by the Board in schools or trade institutes operated by the Province, local boards of education, or approved private training schools. Living allowances are paid during the training period.

MEDICAL AID

When a claim has been allowed the workman is entitled to receive all necessary treatment by a doctor, dentist, drugless practitioner, chiropodist, optometrist, and hospital and nursing services.

He is also entitled to artificial limbs or appliances as necessary, and to have them kept in repair or replaced on the approval of the Board.

The Act gives the injured workman the initial choice of doctor or other qualified practitioner, but he may not, without permission, change doctors, leave Ontario or transfer to another community for treatment.

All medical aid is under the direction of the Board and accounts are sent directly to the Board for payment. A doctor is not entitled to collect from a workman for services rendered under the Act.

IT IS UNLAWFUL FOR AN EMPLOYER TO COLLECT ANY CONTRIBUTION FROM A WORKMAN FOR PAYMENT OF MEDICAL AID OR COMPENSATION.

NEGLECTED INJURIES

Without proper care, blood poisoning or infection with serious consequences may result from slight injuries, such as cuts, punctures, scratches, slivers and burns. **WORKMEN ARE URGED TO SEE THAT PROPER ATTENTION IS GIVEN TO ALL INJURIES, AND TO REPORT IMMEDIATELY TO THE EMPLOYER FOR FIRST AID.**

ONTARIO HEALTH INSURANCE PLAN

It is the injured workman's responsibility to arrange for payment of O.H.I.P. premiums during the period of disability, to assure continued coverage.

PUBLICATIONS AVAILABLE

The following publications are available on request from the Workmen's Compensation Board, address on page 29.

1. First Aid Regulations
2. Information for Employers—Industries Covered and Assessment Procedure
3. Claims Information for Employers and Employees
4. W.C.B. Report—Tabloid—published every 2 months
5. Summary of the Act
6. "Man The Builder"—16 mm, Sound, Colour Film, 25 Minutes

The Public Affairs Department is also able to provide, on reasonable notice, speakers who are authorities on various aspects of the Ontario Workmen's Compensation program. To make arrangements for this service apply to the Department by phone or in writing, stating the date for which a speaker is required and, if possible, stipulating aspects of the program which would be of most interest to the audience.

For information and films on labour safety:

Electrical Utilities Safety Association of Ontario
81 Kelfield Street
Rexdale, Ontario
M9W 5A3
Tel: 249-7838

Industrial Accident Prevention Association of Ontario
2 Bloor Street East
Toronto, Ontario
M4W 3C2
Tel: 965-8888

Ontario Pulp & Paper Makers Safety Association
2 Bloor Street East
Toronto, Ontario
M4W 3C2
Tel: 965-8900

Farm Safety Association
The Park Mall
2 Quebec Street
Guelph, Ontario
N1H 2T3
Tel: 823-5600

Construction Safety Branch
Ministry of Labour
8th Floor
400 University Avenue
Toronto, Ontario
M7A 1T7
Tel: 965-7161

Labour Safety Council
Ministry of Labour
12th Floor
400 University Avenue
Toronto, Ontario
M7A 1T7
Tel: 965-6111

Construction Safety Association of Ontario
74 Victoria Street
Toronto, Ontario
M5C 2A5
Tel: 366-1501

Forest Products Accident Prevention Association
P.O. Box 270
North Bay, Ontario
P1B 8H2
Tel: 472-4121

Mines Accident Prevention Association of Ontario
Hollinger Mines Limited
199 Bay Street
Toronto, Ontario
M5J 1L4
Tel: 364-9301

Transportation Safety Association of Ontario
2 Bloor Street East
Toronto, Ontario
M4W 3C2
Tel: 965-8911

Hospital Accident Prevention Department
Ontario Hospital Association
150 Ferrand Drive
Don Mills, Ontario
M3C 1H6
Tel: 429-2661

Industrial Safety Branch
Ministry of Labour
9th Floor
400 University Avenue
Toronto, Ontario
M7A 1T7
Tel: 965-4125

LABOUR UNIONS

The following information comes from the pamphlet "What Do You Know About Unions", produced by the Ontario Federation of Labour and the pamphlet "Canadian Labour Congress", produced by the Canadian Labour Congress.

A union is an organization of employees authorized to bargain on behalf of employees with their employers.

Most unions obtain their authority under provincial labour laws—in Ontario, the Ontario Labour Relations Act.

However, some unions such as those representing railway employees who work in industries operating on a nationwide scale come under federal labour legislation.

The basic unit or organization is the local. Locals are organized either on a plant or area basis, or in the case of craft unions, on a craft basis. Locals in a particular industry, group or craft are joined together in a national or international union where they have a voice in deciding policy and electing officers.

THE LABOUR COUNCIL

The Labour Council is organized on a city, town or district basis, and is chartered by the Canadian Labour Congress.

Locals in the designated area affiliate with the Council to which they send delegates according to the Council's Constitution.

The delegates select the Council's officers and otherwise decide the day-to-day policies of the council at the community level.

THE FEDERATION

The Ontario Federation of Labour is the central organization for the trade union movement in this province. It is chartered by the Canadian Labour Congress.

About 1,800 Locals representing most of the over 907,000 trade unionists in Ontario are affiliated with the OFL.

The Federation holds annual conventions attended by an average of 1,000 delegates. These delegate conventions decide policy and select OFL officers. The Federation makes representation on behalf of its affiliates to the provincial government.

All matters of provincial concern come within the Federation's sphere of interest, particularly labour legislation, workmen's compensation and other welfare measures, human rights, minimum wages and hours of work and safety.

The OFL publishes biennially a booklet "The Steward's Legislative Handbook" which summarizes most of the legislation of Ontario that is of direct concern to workers.

There are nine other provincial Federations in Canada.

The Ontario Federation of Labour headquarters are located at:

Ontario Federation of Labour,
15 Gervais Drive,
Don Mills, Ontario.
429-2731.

THE CONGRESS

There are many areas in which unions find it desirable to co-operate:

1. The establishment of good standards of wages and working conditions.
2. The extension of trade union organization so that the labour movement may be strengthened and more workers may enjoy the benefits and protection of union membership.
3. The promotion of sound legislation, particularly in the social field.
4. The protection of basic human rights.
5. Assistance to workers in other countries.
6. The promotion of sound inter-union relations.
7. The presentation of labour's case to all levels of government and to the public generally.

The accomplishment of these objectives is a basic function of the Canadian Labour Congress. The Congress is composed of well over a hundred separate unions, both national and international. Each of these unions retains its complete autonomy and bargains separately with employers. The affiliated unions must, however, subscribe to the Congress constitution. This prohibits control by fascist or communist groups and by racketeers.

Federations, Labour Councils and Locals are also directly affiliated with the Congress, and send delegates to biennial conventions with voice and vote.

The Congress convention is the paramount policy-making body governing the trade union movement in this country, particularly in international and national affairs, and in inter-union affairs.

Canadian Labour Congress headquarters are located at 100 Argyle Avenue, Ottawa. Regional offices are maintained in most provinces. The regional office address is on page 29.

SCOPE OF UNION INTERESTS

While the primary responsibility of trade union organizations is to obtain for those it represents the best possible wages and working conditions, and to give them the best representation in their relationships with management, the interests of unions do not stop at this point. Because in today's complex world, many factors have a bearing on living standards—taxation, social security (including family allowances), unemployment insurance, medicare, portable pensions and interest rates.

Education and educational opportunities are a special field of union interest.

Union activities don't stop with domestic affairs. Organized labour in Canada has contributed hundreds of thousands of dollars in recent years to the work of the International Conference of Free Trade Unions—ICFTU—to promote democratic trade unionism in Asia, Africa, and Latin America, and to assist underdeveloped areas generally.

MEMBERSHIP IN UNIONS

In Ontario, the contract drawn up between a union and an industry or company determines whether or not union membership is to be obligatory for the employees. The section of the contract which covers this is referred to as the "union security clause". There are four types of union security clauses in Ontario:

1. The most common is probably the arrangement known as the Modified Rand Formula. This agreement is usually made when there is a fairly strong union. The workers are not obliged to become registered members of the union unless they want to, but they are required to pay dues to the union whether or not they join.
2. Another agreement, particularly in the craft unions in the construction industry, such as electricians, is that the company can only hire union members supplied by the union.
3. Some union shops have agreements that the worker is obliged to join the union shortly after starting work.
4. In some union shops a worker is allowed to decide whether or not he wants to join the union.

HEALTH

FINDING A DOCTOR

It is advisable for people to arrange for a family doctor before an emergency arises. For names of doctors, consult the nearest public health department or hospital. If people want to find a doctor who speaks their own language they can ask their consulate, a member of their national group, or inquire at the local community information centre.

For further details check page 40.

ONTARIO HEALTH INSURANCE PLAN (OHIP)

THE PLAN

Ontario Health Insurance is a comprehensive Government-sponsored plan of health insurance for the people of Ontario. It provides a wide scope of benefits for medical and hospital services, plus additional benefits for the services of certain other health practitioners. Residents of Ontario—regardless of age, state of health or financial means—are entitled to participate. (Foreign students are considered residents for the purpose of OHIP eligibility.) Tourists, transients and visitors to Ontario are not eligible; such people can arrange for temporary health insurance through Blue Cross (see address on page 40) or various private companies (see address on page 40).

INSURED SERVICES

Benefits for the professional services of physicians and other health practitioners included in the Plan are available when the person providing the service is a legally qualified medical practitioner lawfully entitled to practise medicine in the place where he renders the medical services.

OHIP hospital benefits are available for medically necessary services received in approved hospitals. These include public general hospitals, hospitals for convalescents and the chronically ill and Ontario psychiatric hospitals. Benefits are also provided in most private hospitals but *not* in health spas and other similar facilities.

Physicians' Services

The Plan pays 90% of the Ontario Medical Association Schedule of Fees for all physicians' services that are medically required for insured persons and their dependents who are eligible. These services include:

- physician's services in the home, his office, the hospital;
- services of specialists certified by the Royal College of Physicians and Surgeons of Canada;
- diagnosis and treatment of illness and injury;
- one annual health examination
- treatment of fractures and dislocations;
- administration of anaesthetics;
- surgery;
- x-rays for diagnostic and treatment purposes;
- obstetrical care, including prenatal and postnatal care;
- laboratory services and clinical pathology when ordered by and performed under the direction of a physician, or supervised by a non-medical laboratory director.

Hospital Services

If an insured patient is treated at an approved hospital by a licensed physician, the Plan covers the cost of the following hospital services, when medically necessary in the diagnosis and treatment of his illness or injury, or on an in-patient or out-patient basis:

- standard-ward accommodation;
- necessary nursing services when provided by the hospital;
- laboratory and x-ray diagnostic procedures;
- drugs prescribed by a physician (except when the hospital visit is solely for the administration of drugs);
- use of operating and delivery rooms, anaesthetic and surgical supplies;
- use of radiotherapy facilities;
- services rendered by any person paid by the hospital.

In addition, Plan benefits are provided for the following services when prescribed by a physician as a medically necessary course of treatment and provided in Canada by hospitals approved by the Plan:

- occupational therapy;
- physiotherapy;

NOTE: Physiotherapy is also covered in Ontario in private non-hospital facilities approved by the Plan.

- speech therapy for the treatment of an organic illness or injury.

Extended Health Care (Nursing Homes and Homes for the Aged)

Where an insured person, who has been residing in Ontario for one year or longer, requires continuing nursing service and regular medical supervision in a participating Nursing Home or Home for the Aged, the Plan will provide benefits toward the approved standard-ward costs of such care. Eligible patients will be required to pay \$5.45 per day plus any additional charges by the Home for preferred accommodation (semi-private or private). Further details are available on request. (address on page 40.)

Home Care

Certain patients whose physicians prescribe additional health-care services may be able to have these services provided in their homes. Such services could be needed following early discharge from hospital or in place of admission to hospital. An insured person or an eligible dependent who qualifies for such home care through an organized Home Care Program in Ontario will not be charged for these services.

Ambulance Services

If the use of an ambulance is medically necessary, an insured resident is required to pay only the following amounts:

\$5.00 for a land ambulance trip of 25 miles or less, plus 15 cents for each mile over 25 miles, but not more than \$25.00, in all for one trip;

\$25.00 for an authorized air ambulance trip (including the cost of connecting land ambulances).

Authorization

Use of a land ambulance must be considered essential by a physician, a designated hospital official or another person authorized by the Plan. In the case of an accident, a police officer may authorize the use of an ambulance. Use of an air ambulance must have prior approval by the Director of Emergency Health Services, Ontario Ministry of Health, or a person designated by him.

The ambulance must be supplied by a licensed ambulance service (municipal, hospital, private or volunteer).

Uninsured Ambulance Trips

Should an ambulance be used by an uninsured person or when it is not essential, the user will be liable for \$25.00 for a land trip of 25 miles or less, plus 60 cents for each additional mile. Air ambulance will be charged at the full rates for this type of service.

Payment of Patient's Share

If the ambulance trip is from a hospital to other than another hospital, the dispatching hospital will bill the patient. If the trip is to a hospital, the receiving hospital will bill the patient. When a hospital is not involved, billing will be by the ambulance service concerned.

Dental Care in Hospital

When performed in an approved hospital by a dental surgeon who is a member of the hospital's dental staff, dentists' fees for a specified list of 24 dental procedures are covered up to 90% of the Ontario Dental Association Schedule of Fees.

Hospital charges for the above services are also covered. Further details are available on request.

NOTE: Benefits are *not* provided for surgical removal of fewer than eight teeth unless there are medical complications.

Other Health Services

If any of the health services listed below are received, the Plan will provide benefits for essential care up to the maximum amounts indicated (the dollar maximums apply to the 12-month period beginning July 1 each year).

Optometrists

OHIP payments for optometrist services are at 90% of the fees listed below:

1. Oculo-Visual assessment \$15.70
2. Oculo-Visual re-assessment \$10.70
3. Partial Oculo-Visual assessment \$6.70

Chiropractors

Chiropractic services rendered in an office, institution or home—to a maximum of \$100.00 per person plus up to \$25.00 for related x-ray examinations.

Osteopaths

Osteopathic services rendered in an office, institution or home—to a maximum of \$100.00 per person, plus up to \$25.00 for related x-ray examinations.

Chiropodists (Podiatrists)

Chiropodist (Podiatrist) services rendered in an office, institution or home (plus independent minor procedures as permitted under the statute)—to a maximum of \$100.00 per person plus up to \$25.00 for related x-ray examinations.

HOW HEALTH BILLS ARE PAID

Hospital Bills

If care is received in an approved hospital anywhere in Canada, the Plan will make direct payment to the hospital for insured hospital services.

Physicians' Bills

Most Ontario physicians have elected to submit claims for insured services directly to the Plan and to accept the Plan's allowances as full payment. If a physician has chosen to bill his patients, he will complete a "Pay Subscriber" claim card to be forwarded to the patient's OHIP District Office by his office or by the patient. The patient will be responsible for any difference between the amount allowed by the Plan and the amount listed in the current Ontario Medical Association Fee Schedule. Physicians who bill their patients directly may bill in excess of the amount listed in the fee schedule, but only after informing the patient first of their intention to do so and the amount they intend to bill.

Other Practitioners' Bills

Other health practitioners may or may not bill the Plan directly for insured services. In either case the insured will be responsible for any difference between the amount allowed by the Plan and the amount charged by the practitioner.

NOTE: See below regarding claims for physicians' and other practitioners' services rendered outside Ontario.

SERVICES NOT COVERED

- any hospital charges for private or semi-private accommodation;
- hospital visits solely for the administration of drugs;
- charges for dental care except as specified on page 31;
- eyeglasses, artificial limbs, crutches, special braces and other such appliances;
- private-duty nursing fees;
- drugs taken home from the hospital;
- transportation charges other than approved ambulance service;
- medical examinations required for applications for employment or the continuance of employment, life insurance, or admission to camps or recreational activities;
- cosmetic surgery;
- any health service other than those provided by approved hospitals or practitioners as specified in this outline.

OUT-OF-PROVINCE COVERAGE

If an insured Ontario resident has an accident or a sudden illness outside Ontario, the Plan will provide benefits for insured services. However, in most cases, it is necessary for the patient to pay the hospital, physician or other health

practitioner and present a receipted itemized bill, along with a medical statement to the Plan for reimbursement. The following is an outline of the benefits available:

Hospital Services

The Plan pays the full hospital charges (standard ward rate) for medically necessary care in a hospital acceptable to the Plan anywhere in the world EXCEPT where an insured person elects to obtain care in a U.S.A. hospital which could have been received in Ontario. In such cases the Plan pays 75% of the hospital's charges for insured services. Hospitals in other Canadian provinces bill the Plan directly for insured services provided to Ontario residents.

The Plan will deal directly with any hospital outside Canada which is willing to submit an insured patient's account directly to the Plan. For example, many hospitals in U.S.-Canada border cities and Florida will accept the OHIP certificate just as if the patient were in Ontario.

Medical, Dental and Other Services

Payment for these services outside Ontario is a direct transaction between the insured person and the physician or other practitioner. If possible, the patient should first check carefully into the cost of such treatment as the Plan will pay no more for these services than it would have paid if the same services were received in Ontario.

To apply for reimbursement the patient should obtain an itemized account from the physician or other practitioner and forward it to his OHIP District Office, making sure that all of the following information is included:

1. Physician's or other practitioner's name.
2. Subscriber's surname and initials.
3. Subscriber's OHIP number.
4. Subscriber's address.
5. Patient's first name.
6. Patient's birth date.
7. Patient's sex.
8. Patient's relationship to subscriber.
9. Description of procedure provided.
10. Diagnosis.
11. Dates of services.
12. Number of services.
13. Total fee charged.
14. Hospital name—if applicable.
15. Date of admission—if applicable.
16. Referring physician's name—if applicable.

NOTE: The patient is responsible for the payment of any difference between the out-of-province bill and the amount allowed by the Plan.

HOW TO APPLY FOR COVERAGE

Participation in the Ontario Health Insurance Plan is on a "Group" or "Non-Group" basis, as follows:

Employed Groups

Persons employed where there are 15 or more on the payroll, including the employer, must be enrolled by the employer or properly exempted from the group.

The above also applies to persons employed where there are from 6 to 14 on the payroll and the employer has elected to enrol his employees as a mandatory group.

"Collector" Groups

Group enrolment is also available to organizations such as professional groups, associations, farm groups, co-operatives, etc., who wish to form groups and remit premiums on behalf of their members. Participation in such groups is voluntary. Details are available from the Plan on request.

"Non-Group" Enrolment

Any resident who is not connected with a mandatory employed group may enrol and pay premiums directly to the Plan on a quarterly basis. Applications are available at banks, hospitals and offices of the Plan, in English, French, Italian, and Portuguese.

WHEN COVERAGE BEGINS

Coverage begins on the first day of the third month following the date an insured group is joined, or application for Non-Group Enrolment is made.

Landed Immigrants, Foreign Students, Returning Canadians, and Others

Coverage will begin on the day applications are approved for the following persons, provided they apply within 30 days or, in some cases, 90 days of arrival in Ontario (or discharge from Canadian Forces, penal institution, etc.) as indicated:

- Landed immigrants (90 days)
- Foreign students (90 days)
- Canadians returning to Canada to be residents of Ontario (30 days)
- An insured Ontario resident's non-Canadian spouse and children taking up Ontario residency for the first time (30 days)
- Canadian citizens from other countries taking up residence in Ontario for the first time (30 days)
- Returning landed immigrants (30 days)
- Former members of the Canadian Forces (30 days)
- Former patients of Ontario psychiatric facilities (30 days)
- Former inmates of Canadian penal and correctional institutions (30 days)

PREMIUMS

Premiums are payable in the third month prior to the benefit month to which they apply (i.e. in January for the April benefit month, February for May, etc.). Groups remit each month. Persons enrolled on a "Non-Group" basis pay quarterly, three months in advance of the applicable benefit period.

Prepayment is a requirement of any premium-based insurance program. The Ontario Health Insurance prepayment period is beneficial to the insured person as it gives him a period of prepaid protection which can be very valuable in times of unforeseen difficulty.

The premium rates are:

	Monthly	Quarterly
Single (one person)	\$11.00	\$33.00
Family (two or more eligible persons)	\$22.00	\$66.00

ELIGIBLE DEPENDENTS

The family premium covers husband and wife, and children under the age of 21 years who are: unmarried, not employed, and dependent for support upon the insured person. This would also include an adopted child or one to whom the insured person stands in the position of a parent and for whom he may claim deduction for income tax purposes.

Also eligible as dependents are children aged 21 and over who are financially dependent upon the insured person because of physical or mental infirmity, provided each such child was financially dependent upon that person prior to the age of 21. This does not, however, include the spouse of such a child.

PREMIUM-FREE COVERAGE FOR SENIOR CITIZENS

Residents of Ontario 65 years of age or over who have lived in Ontario for at least one year immediately prior to making application are not obliged to pay Ontario Health Insurance premiums. In the case of married couples if one spouse is under age 65 but the other is over, the insurance may be transferred to the name of the older spouse, in order to qualify for premium-free insurance. The free insurance also provides coverage for eligible dependents.

Residents who turn 65 will be eligible for free coverage on the first day of the month in which their 65th birthday occurs. Such persons should request free coverage at the time—through their group, or from the Plan if they pay their premiums on a direct basis.

HELP IN PAYING OHIP PREMIUMS

A reduced income or financial difficulties need not prevent an Ontario resident from having OHIP protection. The Ontario Government has set up a number of ways in which help may be obtained in paying the premiums. These are:

Premium Assistance

The following assistance is available if the applicant has lived in Ontario for at least twelve months immediately prior to applying for premium assistance:

Full Premium Assistance

If the applicant estimates that he and his eligible dependents, combined, will have no *taxable* income in the current year, he may apply for full premium assistance.

If his application is approved, he will receive OHIP coverage at no cost to him—the Ontario Government will pay the full premium.

Partial Premium Assistance

An Ontario resident will be required to pay only *half* the regular premiums if he falls into one of the *taxable* income brackets shown below, and his application is approved.

Single: If his estimated *taxable* income for the current year will be \$1,000 or less:

He pays \$66.00 a year (\$16.50 every three months), and the Ontario Government pays \$66.00 a year.

Family: (An Ontario resident and one or more eligible dependents) If he and his dependent(s) have an estimated *combined taxable* income of \$2,000 or less for the current year:

He pays \$132.00 a year (\$33.00 every three months), and the Ontario Government pays \$132.00 a year.

NOTE: *Taxable Income* is *not* total earnings during the year. It is the reduced amount of income on which taxes have been paid *after* he has taken off exemptions for himself and any dependents (wife, children) and made all other deductions which are permitted.

Temporary Premium Assistance

The purpose of temporary assistance is to provide premium-free Ontario Health Insurance coverage for persons who are temporarily unable to pay the required premiums as a result of unemployment, illness, disability or financial hardship, and who do not qualify for any other form of total premium assistance. If a resident wishes to apply for temporary premium assistance, he should write to OHIP when a premium notice is received and request a Temporary Assistance Application Form. The amount of financial assistance received will be based on the information contained in that application.

Social Assistance

Premium-free OHIP coverage is available to persons who qualify for assistance through the Ministry of Community and Social Services or through their local municipal welfare office. For information consult a community social worker or local municipal office.

CHANGES AFFECTING INSURED STATUS

Marriage

Steps must be taken within 30 days of marriage to change Ontario Health Insurance to family coverage.

If either husband or wife is insured through a group the family premium must be paid through the group; advise the group of your marriage. (If both husband and wife were insured through groups prior to marriage, the family premium may be paid through either the husband's or wife's group. In such cases the other spouse claims exemption through his or her group.)

If neither husband nor wife is insured through a group, the Plan should be advised of the marriage; the date of marriage, both the husband's and wife's Ontario Health Insurance Numbers and the wife's maiden name are to be reported to the Plan.

IMPORTANT: If either spouse was not insured prior to marriage, the protection for the uninsured spouse will become effective on the first day of the third month after the group (or the Plan in the case of non-group participants) is notified.

When a Child Is Born (or Adopted)

As long as the insured resident is enrolled for family coverage it is not necessary to advise the Plan when children are born or adopted. They are automatically included as dependents.

A person enrolled as single should immediately arrange for family coverage if the child is to be included as a dependent. If enrolled through a group, inform the group of the birth or adoption; otherwise inform the Plan.

When a Dependent Turns 21, Marries or Becomes Self-Supporting

A dependent who reaches the age of 21, or marries, or becomes employed, ceases at the end of that month to be covered under the parent's insurance.

When a Dependent Child Reaches Age 21

To maintain continuous coverage, application should immediately be made to the Plan for separate enrolment.

When a Dependent Marries

If the spouse is not insured through a group and continuous protection is desired, notify the Plan within thirty days of the marriage, giving the following details: name of husband and maiden name of wife; date of marriage; present address; Ontario Health Insurance numbers under which each partner is at present insured. If one spouse is insured in a group, advise the group.

When a Dependent Becomes Employed

He will be registered by his employer if the employer has a group; if not, the dependent should apply for enrolment on a non-group basis. In this case, it is important to advise the Plan, giving his parent's insurance number under which he was formerly covered as a dependent.

Changing Jobs

In order to maintain continuous coverage, follow carefully the instructions on the Ontario Health Insurance Certificate of Payment (Form 104) which the group is required to give the employee when he leaves.

Becoming Employed

If an insured resident has been enrolled on a Non-Group basis and he or his spouse becomes employed where there is an insured group, he is required to transfer the insurance to that group unless he is eligible for exemption. To ensure continuous protection, give the employer the Ontario Health Insurance number without delay.

OHIP IDENTIFICATION CARD

Each insured individual and family is provided with an identification card bearing their Ontario Health Insurance number. This card is to be presented to the hospital, physician or other health practitioner when insured services are needed. Always have this card readily available for use in emergencies, and always quote your number when corresponding with the Plan.

TEMPORARY ABSENCE FROM ONTARIO

Under certain circumstances, a resident may arrange to continue in the Plan while living temporarily outside Ontario. Apply to the Plan for details stating reason for, and expected duration of, absence.

LEAVING ONTARIO

If a subscriber leaves Ontario to take up residence elsewhere, he may continue his OHIP coverage until other health insurance coverage becomes effective, or for up to four months after he leaves Ontario—whichever comes first.

DISTRICT OFFICES—ONTARIO HEALTH INSURANCE PLAN

Hamilton
25 Main Street West
Tel. 528-3481

Kingston
1055 Princess Street
Tel. 546-3811

London
227 Queens Avenue
Tel. 433-4561

Mississauga
55 City Centre Drive
Tel. 275-2730

Ottawa
75 Albert Street
Tel. 237-9100

Sudbury
295 Bond Street
Tel. 675-9111

Thunder Bay
200 South Syndicate Avenue
Tel. 623-5131

Toronto
2195 Yonge St. (at Eglinton) (M4S 2B2)
Tel. 482-1111

Windsor
1427 Ouellette Avenue (N8X 1K1)
Tel. 258-7560

If the participant lives in this County or District	The OHIP District Office is:	If the participant lives in this County or District	The OHIP District Office is:
Algoma	Sudbury	Muskoka	Mississauga
Brant	Hamilton	Niagara	Hamilton
Bruce	Hamilton	Nipissing	Sudbury
Cochrane	Sudbury	Norfolk	London
Dufferin	Mississauga	Northumberland	Kingston
Dundas	Ottawa	Ontario	Mississauga
Durham	Kingston	Ottawa-Carleton	Ottawa
Elgin	London	Oxford	London
Essex	Windsor	Parry Sound	Sudbury
Frontenac	Kingston	Peel	Mississauga
Glengarry	Ottawa	Perth	London
		Peterborough	Kingston
Grenville	Ottawa	Prescott	Ottawa
Grey	Hamilton		
Haldimand	Hamilton	Prince Edward	Kingston
Haliburton	Kingston	Rainy River	Thunder Bay
Halton	Mississauga	Renfrew	Ottawa
Hamilton-Wentworth	Hamilton	Russell	Ottawa
Hastings	Kingston	Simcoe	Mississauga
Huron	London	Stormont	Ottawa
Kenora	Thunder Bay	Sudbury	Sudbury
Kent	London	Thunder Bay	Thunder Bay
Lambton	London	Temiskaming	Sudbury
Lanark	Ottawa	Victoria	Kingston
Leeds	Kingston	Waterloo	Hamilton
Lennox & Addington	Kingston	Wellington	Hamilton
Manitoulin	Sudbury	York	Mississauga
Middlesex	London		

MINISTRY OF HEALTH

The Ontario Ministry of Health is responsible for the administration and organization of all aspects of health and health services in the Province. It administers such important legislation as the Public Hospital Act, the Public Health Act, the Mental Health Act, and the Health Services Insurance Act.

Any enquiries from the public which cannot be directly answered by reference to the following pages and the various regional appendices, should be referred to:

Communications Branch
Ministry of Health
9th Floor, Hepburn Block
Queen's Park, Toronto M7A 1S2
Telephone: (416) 965-5167

SOME SERVICES OPERATED BY THE MINISTRY OF HEALTH

Public Health Laboratory Services

The Public Health Laboratory Services program operates the Central Laboratories in Metropolitan Toronto and 15 regional laboratories, plus a satellite laboratory in Sudbury, to investigate some 3,400,000 specimens a year. Sixty per cent of all laboratory effort is devoted to support of the public health service, and 40 per cent supports clinical care by private doctors and hospitals.

Public Health Laboratories are located in Hamilton, Kenora, Kingston, London, North Bay, Orillia, Ottawa, Palmerston, Peterborough, St. Catharines, Sault Ste. Marie, Thunder Bay, Timmins, Toronto, Windsor and Woodstock.

Environmental Health Program

The Environmental Health Program is concerned with the investigation and development of a body of knowledge on health effects suffered by persons because of various types of environmental hazards, including those of occupational health. Health experts also act as consultants to the Ministry of the Environment on pollution affecting health.

Mental Health Program

The Mental Health Program offers a comprehensive range of services for the adult who is mentally ill and for children suffering from a mental or emotional disorder.

Approximately 135 psychiatric facilities contribute to the psychiatric and children's services program. Those not operated by the Ontario Government receive financial assistance from it.

Alcohol Education Program

The Ontario Ministry of Health has a series of pamphlets, posters, films designed to give people an awareness and understanding of the immediate and long-term effects (physical, mental, economic and social) of alcohol consumption.

To obtain information contact the:

Ontario Ministry of Health
Communications Branch
9th Floor, Hepburn Block
Queen's Park
Toronto
965-5167

Home Care

Home Care is a community service, financed by the Ministry of Health, and provided by a variety of local health agencies to those who require continuing medical treatment on discharge from an acute hospital bed, or who are ill in their own homes and can be adequately treated there in lieu of admission to hospital. For complete information consult the local information directory on page 40.

Venereal Diseases

Twenty-eight clinics, funded by the Ministry, provide free diagnosis and treatment of those suspected of having venereal disease. These free clinics are located in Metropolitan Toronto, Peel County, Cornwall, Guelph, Hamilton, Kitchener, Waterloo, London, Ottawa, St. Catharines, Sudbury, Brantford, Brockville, Oshawa, North Bay, Timmins, Welland and Windsor. For specific information see page 40.

Program for Underserved Areas

This program is operated by the Ministry to attract doctors and dentists to areas of the Province which have been designated as underserved. There are two types of contracts, offering either a guaranteed annual income or an incentive grant. Municipalities which consider themselves underserved may apply to the Ministry of Health for assistance under this program.

Rabies

When a human has been bitten by an animal suspected or confirmed as rabid, rabies vaccine (Semple Method) and hyperimmune serum are provided free by the Ministry if a course of inoculations is advised by the private attending physician or local medical officer of health. Suspected rabid animals should be reported to the nearest medical officer of health, federal veterinary officer, to any practising veterinarian, police officer, or game warden.

Chest Disease Service

The Ministry operates a series of provincial chest clinics which are strategically located throughout the province. These clinics provide diagnostic ambulatory treatment service and preventative drug treatment service on request. Those patients requiring hospitalization are referred to an approved hospital.

Parcost Program

Through this program, the Ministry of Health has established quality and cost standards for prescription drugs which are guaranteed at Parcost pharmacies. Using the Ministry's Comparative Drug Index, pharmacists and physicians can save money for their patients on prescription drugs. To be assured of quality pharmaceuticals at reasonable cost Ontarians should shop at Parcost pharmacies and compare prices before buying.

Drug Benefit

The Drug Benefit provides drugs free of charge when prescribed by a doctor or dentist from a list of drugs approved as benefits by the Ministry of Health for the following eligible recipients:

1. Residents of Ontario who receive any part of the federal Guaranteed Income Supplement to the Old Age Security.
2. Family Benefits Allowance recipients.
3. GAINS recipients—those persons 65 or over (with an annual income of less than \$2700) who do not receive any federal pension because of not meeting the 10 year residency requirement, but who have been in Canada for 5 years, the last year spent in Ontario.
4. Residents in Extended Health Care facilities who are entitled to receive Extended Care, Chronic Care or Special Care benefits.
5. People on Home Care now receiving their drugs from hospitals.

For further information residents within the Metro Toronto local calling area dial 965-3470. Outside of Metro Toronto, Dial "0", and ask the operator for Zenith 8-2000. Or contact your local Community and Social Services District Office.

Ambulance Services

The Ontario Ministry of Health is responsible for the provision of ambulance service throughout the province. Every ambulance is interconnected to a modern communications and dispatch system and manned by highly trained personnel. To find the telephone number of the ambulance in your community, look on the inside cover of the phone book or in the white pages under "Ambulance". If you cannot find the number, call "0" (zero) and ask the operator for Zenith 90,000. The operator will connect you with the nearest ambulance service. For information about the cost of this service, consult the ambulance services section on page 31.

LOCAL HEALTH AGENCIES

Variously referred to as health units or departments of health, these agencies are funded by both the provincial Ministry of Health and their municipalities. They concern themselves with prevention of disease, health protection and promotion of physical and mental health through an organized community effort. Included in this broad undertaking are such specifics as control of infection, community sanitation, and liaison with other health agencies for the early diagnosis and prevention of disease. There is a local board of health established for each health unit with a medical officer of health as the chief executive officer.

The medical officer of health organizes many professional and para-medical facilities and usually includes among his staff, the following professionals:

Public health nurses are essential members of the public health team, whose major focus in the community is in three areas: home, school and public health clinic. Both by training and experience, the public health nurse is equipped to co-ordinate the use of the many health resources available, such as hospitals, welfare agencies, home care facilities and volunteer associations, by either individuals or families.

Public health inspectors are specialists in environmental aspects of community health. They investigate communicable disease, sanitary conditions in food handling, water supply, sewage disposal, housing, and other community health hazards.

Dental directors, hygienists and assistants are employed to organize and operate dental health programs in the community, principally in schools. Programs vary between health agencies but their objective is a preventive and referral system based on public education in dental health. Some direct care is provided in school and clinic programs, but referral is generally made to an individual's private dentist.

For more information, telephone the local health agency listed for specific area programs and services. (See address on page 40.)

OTHER HEALTH SERVICES

Alcoholism and Drug Addiction

There is an ever growing concern over the increasing use of alcohol and drugs and its harmful effects. To help combat the problem The Addiction Research Foundation, an agency of the Province of Ontario, has established 35 centres in the larger cities of the province. Those needing help should be referred to the nearest centre. Addresses are listed in telephone directories. If you need any help in making contact, ask your doctor or public health nurse. See also page 40.

The head office is:

Addiction Research Foundation
33 Russell Street
Toronto, Ontario
595-6000

Dental Care

If you have an emergency at a time when your dentist is not available and cannot get an appointment quickly, go to the emergency department at a hospital. If it happens on a weekend, call the emergency number in the front of the telephone directory. Check also page 40 of this book for services in your area.

An independent immigrant without money and in need of care shortly after arrival can receive assistance from the Canada Manpower Centre in the case of emergency.

Family Planning (Birth Control)

One of the objectives of Planned Parenthood Ontario is the encouragement of birth control services throughout the province. It is their position that everyone has the right to make decisions about the number and spacing of children and the right to the knowledge and means to make such decisions.

Planned Parenthood Ontario is a council of all organizations involved with family planning in Ontario—for upwards of forty years. Member associations (see page 40 for the address of the one in your area.) provide services—clinic, information and referral, educational and speakers—to local communities. Services are provided in large part through voluntary donations of expertise, time and money.

Planned Parenthood of Ontario is a member association of The Family Planning Federation of Canada which distributes, on request, a good Resource Catalogue of materials available in many different languages.

Contact:

The Family Planning Federation of Canada
88 Eglinton Avenue East
Suite 404
Toronto, Ontario M4P 1B8
487-8268

Sources of information other than Planned Parenthood, are local physicians and Health Units (see page 40 for addresses).

In Ontario, it is part of the responsibility of the over forty health units in the province to provide basic services in family planning, as well as abortion counselling.

Funerals

The Ontario Board of Administration was appointed by the Ontario Ministry of Health in 1927 to administer the Funeral and Embalmers Act. All funeral homes are registered with and licensed by this Board.

The Board encourages people to choose a funeral director in advance with whom arrangements can be freely discussed. The funeral director should be regarded as a counsellor who can be contacted anytime problems arise.

Pre-paid funerals can be arranged, through a local funeral director, whereby a trust fund with accrued interest is established. This may, but does not necessarily, save money, but some comfort may be found in knowing that arrangements have been made and funds are on hand. All trust funds are regulated by the Ontario Board of Administration.

Traditional funeral services are available in Ontario starting at approximately \$500, not including cemetery or cremation charges. Other, less expensive funerals can be arranged that involve limited or no visiting privileges in the funeral home, more simple coffins, only a burial, cremation, etc.

If the deceased's family or friends cannot meet the funeral, burial, or cremation expenses, arrangements can be made with the local welfare office.

Some newcomers choose to return the deceased person to their native land. This requires the funeral director to provide certain specialized materials and services averaging \$375.00. Air shipping charges are approximately \$1.60 per pound plus airfare. This is over and above the funeral director's regular fee for provision of his services and facilities.

In some cities there may be Memorial Societies which assist in planning funerals at moderate costs. Contact a clergyman or see page 40.

For further information contact:

The Ontario Board of Administration
George Drew Building
Grosvenor Street
Toronto, Ontario
(416) 921-5164

Immunization

There are excellent facilities for immunizing people against diseases and these need not cost anything. Public health doctors and nurses carry out immunization in health clinics or in the schools, against such diseases as measles, diphtheria, smallpox, polio and rubella (German measles). It is important that children be protected from these illnesses. Parents are notified when clinics are to be held and must give written permission to have their children immunized. Infants and pre-school children can also be immunized at a health clinic.

When adults travel to some other countries they must show a vaccination certificate not more than three years old to the immigration authorities on their return to Canada. You can be vaccinated by your doctor or at a public health clinic. (address on page 40.)

Medical Associations

For a list of health associations that can give information on specific health conditions (i.e., The Cancer Society. The Heart Foundation) see a Canadian almanac in your local library.

St. John Ambulance

The St. John Ambulance Association organizes and supervises certificated training in First Aid, Home Nursing and Child Care. Over 54,000 individuals successfully completed courses last year. Free instruction in methods of artificial resuscitation is a special summer program that reaches thousands.

Through a research project known as FACTS (First Aid Community Training for Safety) jointly sponsored with the Workmen's Compensation Board of Ontario, it has been proven that extensive safety oriented first aid training in industry can reduce accidents by 30%.

The St. John Ambulance Brigade is the volunteer uniformed body of 4,000 men, women and teenagers in Ontario who provide casualty care for the ill or injured at community activities and public gatherings including winter and summer sports.

See page 40 for the address of the St. John Ambulance office in your area.

Special Medical Conditions

For those who have special medical conditions or problems, the Canadian Medic-Alert Foundation supplies warning bracelets and necklaces, identifying the wearer's medical problem, and a wallet card of supplementary information. The Foundation registers the card number, medical problem, and physician's name and telephone number in a central file for reference in case of need for emergency treatment when member is unable to communicate.

Membership is \$8.00-\$9.50 for life, depending on type of identification required, and is open only to those who have special medical problems such as: allergies to penicillin, tetanus, etc.; conditions such as diabetes, hemophilia multiple sclerosis, epilepsy or heart; taking certain medication such as cortisone, blood thinners, etc.; have organ transplants, heart pacers, etc.; those who wish it known their organs are available for transplant purposes.

For further information contact:

Canadian Medic-Alert Foundation
174 St. George Street
Toronto, Ontario M5R 2N1
(416) 923-5393

SOCIAL SERVICES

In Ontario services to individuals, families and communities are available from the federal, provincial and municipal governments, as well as private agencies. These services are of the following types:

1. Financial assistance
 - federal assistance
 - provincial assistance
 - municipal assistance
 - Canada Pension Plan
 - old age pension plans
 - War Veterans Allowances
2. Services for senior citizens
 - old age pension plans
 - residences
 - recreational centres
3. Services for children
 - child protection and adoption
 - residences
 - day nurseries
4. Other social services
 - legal aid
 - correctional services
 - rehabilitation
 - family counselling

Social services other than the above mentioned are found in the sections on employment and health.

FEDERAL ASSISTANCE

Family Allowances

In January 1974 a new Family Allowances Act was introduced by the Federal Government which provided for payment of benefits on behalf of children up to the age of 18. The new plan has been broadened to replace the Family Assistance Program which provided benefits to immigrants and the Youth Allowances plan which provided for payments on behalf of youths between the ages of 16 and 18 who were attending school.

Family Allowance benefits may now be paid on behalf of all children up to the age of 18 where parents are residents of Canada and where at least one parent is a Canadian citizen, a landed immigrant or a non-immigrant who has been admitted to Canada for a period of at least one year and whose income is subject to Canadian income tax.

The main features of this plan are:

- Payments are made on behalf of all children under the age of 18 who are maintained by parents or guardians.
- Allowances are to be increased each year in line with any increase in the cost of living.
- Payments are made to residents of Canada when they or their children are temporarily absent from the country.
- Allowances are considered as income for income tax purposes of the parent who claims a tax exemption for the child. Where no tax exemption is claimed the allowance is regarded as income of the person who receives it.

The Federal Government is paying an average of \$22.08 per month per child. Provincial governments may ask the Federal Government to vary the rates of Federal payments based on the ages or number of children in a family or both. The provinces of Alberta and Quebec have taken this option and while the payment for individual children will be more or less than \$22.08 in those two provinces, the *average* federal payment will equal \$22.08 in Alberta and Quebec as in every province in Canada.

The province of Ontario has chosen not to vary the amount of the allowance for 1974. Therefore the allowance is presently \$22.08 per month per child.

Family Allowances application kits may be obtained from any Post Office. The kit contains an application form a booklet describing the benefit and an envelope addressed to the Regional Director of Family Allowances in Toronto. Addresses to which any inquiries can be directed can be found on page 51.

PROVINCIAL ASSISTANCE

Family Benefits is a provincial allowance, paid by cheque each month, to assist individuals and families who are likely to be in need of financial aid for extensive periods of time.

A person must first be in financial need, and must also be in one of the following situations:

1. a mother with one or more dependent children who is a widow, divorced, unmarried, or whose husband:
 - a) has deserted her for at least three months, or
 - b) is a patient in a sanatorium, hospital or similar institution, or
 - c) is in prison and has at least six months left to serve.
2. a father with one or more dependent children, who is permanently unemployable for medical reasons, whether his wife is at home or absent.
3. a foster parent.
4. a disabled person 18 or older, who has a major physical or mental impairment likely to continue for a prolonged period of time, and as a result is severely limited in the activities of normal living. This includes a person who is nearly or totally blind.
5. a person who is 65 or older and is not eligible for Old Age Security.
6. the wife of a man who is receiving Old Age Security, if she is between 60 and 65.
7. a woman who is between 60 and 65, and who is unmarried, widowed, divorced, or a married woman whose husband:
 - a) has been in an institution such as mental or chronic hospital, nursing home, or home for the aged, for at least six months, or
 - b) has deserted her for more than three months, and his whereabouts is unknown, or
 - c) has lived separately from her for more than five years, or
 - d) is in prison and has a term of at least six months left to serve.
8. a permanently unemployable person 18 or older.

A single person or the head of a family may apply for Family Benefits. The head of the family will get Family Benefits for himself and his dependents.

A person may apply for Family Benefits as long as he or she is a resident of the Province. There is no residence time requirement, however, a sponsored immigrant or nominated relative is expected to depend on his or her sponsor for financial assistance unless the sponsor's circumstances have changed significantly.

To find out if a person qualifies financially for Family Benefits, the first thing to consider is *assets*. Most people have assets of one type or another, such as money in the bank, bonds, property, and so forth. Every day belongings, and the house a person lives in are not considered as assets, for the purpose of Family Benefits. A person may have up to \$1,500 in assets, with \$100 more for the first dependent and \$300 more for each additional dependent and still qualify for Family Benefits.

The second thing to consider is *monthly income*. If a person's combined monthly income from all sources minus exemptions, is less than the maximum allowance provided to meet expenses then he or she qualifies financially for Family Benefits. A person may have a job as long as he or she still qualifies financially for Family Benefits. A certain part of the person's gross earnings is left out of the calculation of income to encourage the person to continue working.

Family Benefits provides for food, clothing, household supplies, utilities, personal needs, shelter expenses and fuel expenses. There are also provisions for special items such as travel for the disabled, life insurance premiums, home repairs for property owners, and special diets for people with certain medical conditions.

Family Benefits gives money for these basic living expenses, up to certain maximum amounts. The amount of the allowance depends on the size of the family, the ages of the children, the amount of money needed for expenses such as rent, and income.

Everyone who gets Family Benefits gets free medical and hospital insurance and free drugs (see page 48 for details on the Drug Benefits Program). In addition, families with dependent children get free basic dental care.

In addition to an allowance Family Benefits recipients may receive free services such as family counselling, credit counselling, nutritional counselling, vocational training for the mentally or physically handicapped, and legal aid.

Many municipalities, with the assistance of provincial subsidies, provide services such as day care and nurses and homemakers services. They may also give supplementary aid or special assistance to help people meet the cost of extra items such as excessive shelter costs, eyeglasses, dental care and the costs of moving. (See "Municipal Assistance" below.)

People who qualify for Family Benefits, and who live in a home for the aged, a charitable institution, a nursing home, or a home for retarded persons, receive an amount toward the cost of care, plus \$43 each month as personal spending money. This \$43 comfort allowance is also given to residents of institutions for the chronically ill, if the

person qualifies financially. Residents of other institutions, such as mental hospitals and penal institutions do not qualify for Family Benefits because their living needs are otherwise met. It takes time to process an application for Family Benefits. If a person needs money right away, he also should apply to his municipal welfare or social services office for General Welfare Assistance. (See "Municipal Assistance" below).

Those disabled and blind recipients of Family Benefits are eligible for the Guaranteed Annual Income (GAINS) Program. (See page 48 for details.)

For further information or to apply for Family Benefits, contact the nearest office of the Ontario Ministry of Community and Social Services (see address on page 51).

Board of Review

For those who feel they are entitled to assistance and have been found ineligible, or found not to qualify financially, or if they feel they are not receiving all the benefits they are entitled to, they can request a hearing from the Board of Review by writing to:

Chairman,
Board of Review,
Room M1-57
Ministry of Community and Social Services,
Queen's Park,
Toronto, Ontario.

Family Benefits Handbook

The Ontario Ministry of Community and Social Services has prepared a detailed booklet called "Your Family Benefits Handbook", which is an excellent guide to use. To obtain a copy write or phone the Ministry. (address on page 51.)

MUNICIPAL ASSISTANCE

Persons who require emergency or temporary aid because of unemployment, illness or other distress may obtain assistance from the social services or welfare office of the municipality in which they live. (See address on page 51.) The municipal authorities may grant a living allowance and special items of assistance.

Allowances are paid to the following individuals and persons with dependents when in financial need:

1. a person who is unemployed or partially employed, and who is actively seeking a full-time job.
2. a woman with dependent children who lacks the principal family provider. This may be a woman who is deserted divorced, widowed, separated, or unwed. She may be employed full time and still be eligible, if she is in financial need.
3. a foster parent, for a foster child.
4. a person 16 or older, who is sick or disabled as certified by a doctor.
5. a person who is elderly. There is no age requirement. He or she may be working full-time and still be eligible if advanced years are a factor in keeping his or her income low.

At the discretion of the municipal administrator a single person or a mother with dependent children who is unemployed because he or she is attending a public or high school may receive assistance.

The only residence requirement is that the person must be a permanent resident of Ontario at the time of application, and a landed immigrant or Canadian citizen. For specific information about how Municipal Assistance applies to immigrants, see below.

The test of need is on an individual budget basis similar to the Family Benefits program. However, the amount of assets allowed is up to the welfare administrator. The amount of the allowance is somewhat less than under Family Benefits.

Nursing home costs for persons in private licensed nursing homes, if they are not covered by OHIP's Extended Health Care (see p. 31) and if they are unable to afford the full charge, may be paid by the municipality. A further pocket allowance also may be given to the resident.

Special assistance to any person in need is issued at the discretion of the municipality. This includes such items as dental services; optical services; prosthetic appliances, such as eye glasses; travel and transportation; funerals and burials; and vocational training.

Supplementary aid may be paid by a municipality to a recipient of other governmental allowances (such as Family Benefits or Old Age Security) to meet the cost of extraordinary needs.

BOARD OF REVIEW

For those who feel that they are entitled to assistance and have been found ineligible or found not to qualify financially, or if they are not receiving all the benefits they are entitled to, they can request a hearing by writing to:

Chairman,
Board of Review,
Room M1-57,
Ministry of Community and Social Services,
Queen's Park, Ontario.

HOW WELFARE ASSISTANCE APPLIES TO IMMIGRANTS

The Family Benefit Act (Provincial Assistance) and the General Welfare Assistance Act (Municipal Assistance) do not specifically state that the Acts apply differently to immigrants; however in the practical application of the Acts the following is often the case:

Independent immigrants are generally eligible for benefits under both Acts. Sponsored and nominated immigrants, however, sometimes have difficulty receiving these benefits. It is a general practice that a sponsored or nominated immigrant is not eligible for these benefits unless the sponsorship has been broken (for example, if a sponsor has become unemployed or ill or moved to another part of the province or country, the sponsorship is considered broken).

PROVINCIAL INTERPRETATION

In the practical application of the Family Benefits Act (provincially administered) the sponsor is deemed to be responsible for the sponsored immigrant for five years. After that the immigrant would then be eligible for Family Benefits assistance.

MUNICIPAL INTERPRETATION

In the practical application of the General Welfare Assistance Act (municipally administered), the sponsor is deemed to be responsible for the immigrant for an indefinite period of time.

RIGHT TO APPEAL

The important thing to remember is that anybody can appeal a decision if he has been refused benefits under either Act. If the applicant for benefits who has been refused wants to appeal, he or she can do so by writing the Board of Review of the Ontario Ministry of Community and Social Services (see address above) and stating that he or she has been refused benefits and would like to present his or her case to the Board of Review for re-consideration. This procedure is followed for both provincial and municipal assistance.

WAR VETERANS ALLOWANCES

Veterans of the Canadian, Commonwealth and Allied forces may obtain the benefits of the War Veterans Allowance Act if their war service, age (or incapacity), residence and income meet the requirements of that Act. The widows and orphans of such veterans may also be eligible.

WAR SERVICE AND RESIDENCE

A Canadian veteran is eligible if he

- (a) served in a theatre of actual war, or
- (b) is in receipt of a pension for war-time disability, or
- (c) served without territorial limitation in both World Wars, and was honorably discharged from the last enlistment in each, or
- (d) served at least 365 days in the United Kingdom during World War I and prior to November 12 1918, or
- (e) served in the United Nations Forces in Korea.

A veteran of a Commonwealth or an Allied force must have the service or pension status as described above in (a), (b), (c), or (d), and have been domiciled in Canada when he joined such force; or he must have the service or pension status as described in (a) or (b), or in (c) (if he served in a Canadian force in World War II), and have resided in Canada for at least 10 years.

Eligibility for a widow or orphan must flow from the service eligibility of the veteran concerned.

AGE OR INCAPACITY

An allowance may be awarded to a male veteran at age 60, to a female veteran or widow at age 55, or to either at an earlier age when the applicant, in the opinion of the District Authority,

- (a) is permanently unemployable because of physical or mental disability, or
- (b) is, because of physical or mental disability or insufficiency combined with economic handicaps, incapable and unlikely to become capable of self-maintenance.

ANNUAL INCOME CEILINGS AND MONTHLY RATES

Eligibility to receive War Veterans Allowance also depends upon the income of the applicant. The amount of War Veterans Allowance awarded in any Allowance Year, when combined with the recipient's assessable income from other sources, may not exceed the relevant annual income ceiling.

Recipient at "single" rate	\$2,683.92
Recipient at "married" rate	\$4,594.80
Each orphan	\$1,500.00 (less amount of family allowance)

When a recipient or his spouse is blind, the income ceiling is increased by \$120.00 a year. An additional benefit not previously available, is the provision of the payment of an allowance for each dependent child. This payment is presently at the rate of \$50.00/month, (less the amount of any Family Allowance), for each child under age 17 years but can be continued to age 25 on behalf of those dependent children who are in full-time attendance at school.

The maximum monthly allowance at the "single" rate is presently \$183.66 and for a recipient at the "married" rate is \$312.90. The monthly rate for each orphan is presently \$125.00, less any Family Allowance.

Recipients with income from farms, boarders, roomers, and like sources, should ask the District Authority concerned for the information pertinent to the calculation of such income.

The incomes of both the recipient and his spouse are taken into account; and the recipient must report all earnings and changes in income of his spouse, as well as his own, to the District Authority concerned (see page 46).

EXEMPT INCOME

Certain specified benefits such as attendance allowance, additional pension paid on behalf of children, social assistance paid on behalf of children, and casual earnings from any employment up to \$1,000 a year for "single" recipients and \$1,500 for "married" recipients, are not assessed as income for WVA purposes.

Old Age Security Pension and Guaranteed Income Supplement benefits are partially exempted for WVA purposes. For a WVA recipient at the "single" rate, also in receipt of these benefits, this exemption totals \$15 monthly. For a recipient at the "married" rate, where both spouses are receiving these benefits, this exemption totals \$30 monthly.

NON-RESIDENT RECIPIENTS

War Veterans Allowance may be paid to an eligible person who leaves Canada if, on the day he leaves, he

- (a) is a recipient of an allowance; and
- (b) has resided in Canada for twelve months immediately preceding.

Recipients who plan to move abroad, or to visit abroad for extensive periods should so inform the District Authority in advance.

Inquiries from persons living abroad should be directed to the Foreign Countries District Authority, Department of Veterans Affairs, Billings Bridge Plaza, Bank Street and Riverside Drive, Ottawa, Ontario, Canada, K1A 0P5.

N.B. The applicant should provide original birth certificates for himself, his spouse, and children, as well as marriage certificate and military discharge papers.

CIVILIAN WAR ALLOWANCES

Subject to certain conditions of length and area of service, certain groups of civilians, who served in close support of the Armed Forces, are eligible for allowances similar to those of the War Veterans Allowance Act. These groups are:

- Canadian Merchant Seamen of either War;
- Non-Canadians who served in Canadian merchant ships in either War,
- Canadian Voluntary Aid Detachment of World War I;
- Canadian Fire Fighters of World War II;
- Canadian Overseas Welfare Workers of World War II;
- Canadian Trans-Atlantic Air Crew of World War II,
- and
- Newfoundland Overseas Forestry Unit of World War II.

The rules respecting financial, domestic and residential circumstances for WVA applicants and recipients also apply to CWA applicants and recipients; and information and application forms are available through the same sources.

GENERAL INFORMATION

Persons who served with the enemy forces during World War II are not eligible for the allowances.

Veterans who are WVA recipients, or who would be but for Old Age Security and Guaranteed Income Supplement payments, are eligible for free treatment in Canada for any condition. CWA recipients who served in one or another of the several services are also eligible, as are those who would be CWA recipients but for OAS and GIS payments.

Requests for additional information or application forms should be made to the appropriate District Offices of the Department of Veterans Affairs, listed below, or to The Secretary, War Veterans Allowance Board, Ottawa, Canada, K1A 0P4.

DISTRICT OFFICES

Billings Bridge Plaza
Riverside Drive & Bank St.
Ottawa, Ont. K1A 0P5

Dominion Public Bldg.
185 Ouellette Ave.
Windsor, Ont.*

New Federal Bldg.
Clarence St.
Kingston, Ont.*

Federal Bldg.
Worthington and Ferguson Sts.
North Bay, Ont.

Global Bldg.
480 University Ave.
Toronto, Ont. M5B 1V4

Public Bldg.
33 South Court St.
Thunder Bay, Ont.*

National Revenue Bldg.
Main and Caroline Sts.
Hamilton, Ont.

Canada House
Trafalgar Square
London, Eng.
SW1A 2JB

Royal Bank Bldg.
383 Richmond St.
London, Ont.

*Sub-offices without district authorities.

SERVICES FOR SENIOR CITIZENS

RESIDENCES

For Senior Citizens (60 years of age and over) who are no longer able to live by themselves in the community, municipalities and charitable non-profit organizations, such as religious, fraternal and benevolent organizations, have established care facilities. Such facilities may provide either residential services, extended care services or both as well as meaningful activities.

In both charitable and municipal homes for the aged, residents receiving residential services are required to pay the established cost of care according to their financial ability. For those unable to pay the full cost of care, financial assistance may be available to municipalities or private non-profit corporations. Residents eligible for and receiving extended care services are required to pay a regulatory amount (currently the first \$5.45 of a maximum of \$17.00 per day). In some charitable homes for the aged, additional charges may be made for preferred accommodation.

Application to municipal homes can be made through the local welfare administrator, municipal clerk, or the residence itself. For further information or to apply see page 51.

Application for admission to other Senior Citizens' homes is made at the local organizations. For a list of these organizations see page 51.

Recreation Centre and Programs

It is recognized that the needs of Senior Citizens may be met in their own homes. To meet these needs, municipalities

and charitable corporations are encouraged to develop supportive services such as vacation care, day care, meals on wheels, transportation and residential services. For further information see page 51.

Grants may be provided by the Senior Citizens' Bureau of the Ministry of Community and Social Services to municipalities and non-profit corporations who plan to establish day centres for Seniors. In these centres, recreation and social programs are provided. For further information contact:

Senior Citizens' Bureau
Ministry of Community and Social Services
5th Floor
Hepburn Block, Queen's Park
Toronto, Ontario

New Horizons is a Federal Government program which enables retired Canadians to create projects of their own choosing. It offers grants to groups of retired people who will undertake activities for the benefit of themselves and others in their community. A group should consist of at least 10 volunteers who will serve as the directors of the project.

Projects that qualify for New Horizons grants may be funded for a period of up to 18 months. After the New Horizons grant terminates, it is hoped that projects will become self-supporting or receive community support.

The grant is used to meet the costs of organizing and carrying out the project. Two types of expenditures that cannot be included relate to capital construction and salaries for project directors of participants. Expenses for minor repairs and transportation may be included only if they are essential to the group's activity and are not regarded as projects in themselves. Any profits made from the project must be reinvested in it.

Further information may be obtained at the New Horizons Ontario Regional Office at:

New Horizons
1243 Islington Avenue
Toronto, Ontario M8X 1Y9
Tel: 239-3973

PENSION PLANS

Three pension plans in Canada have been designed to supplement each other: The Canada Pension Plan, the Old Age Security plan, and the Guaranteed Income Supplement plan. The Ontario Ministry of Revenue also offers the GAINS Program (Guaranteed Annual Income Supplement).

Old Age Security

Under the Old Age Security Act, the federal government pays a monthly pension to all eligible people, in addition to any retirement pension payable under the Canada Pension Plan or the Quebec Pension Plan. (It is not necessary to have contributed to these plans to receive the Old Age Security pension).

Anyone who meets the residence and age conditions can claim for Old Age Security pension.

The age at which Old Age Security pensions become available is 65.

The applicant must have lived in Canada for at least 10 years immediately before the claim for the Old Age Security pension is approved; or, if one has not lived in Canada during this entire 10-year period one must:

- have been present in Canada before this period, and after the age of 18, for periods that equal at least three times the amount of time absent from the country during the 10-year period;
- and have lived in Canada for the whole year preceding the date the claim is approved; or must have lived in Canada for a total of 40 years since the age of 18. If this requirement is met the applicant does not have to be living in Canada to submit a claim.

The Old Age Security pension is increased in January, April, July and October each year if there is an increase in the cost of living. The current rate of the pension may be obtained by contacting the address on page 51.

If a person complies with the residence and age conditions he or she is entitled to the basic Old Age Security pension whether working or not; regardless of salary or other sources of income.

If a person is entitled to the Old Age Security pension and has lived in Canada for 20 years since the age of 18, he or she can receive the pension, whether living in or outside Canada. Otherwise, he or she is entitled to the pension for the month he or she left Canada and six further months.

Guaranteed Income Supplement

As an Old Age Security pensioner one may receive a Guaranteed Income Supplement if there is no income other than the pension, or only a limited amount of income, provided residence is in Canada. Anything considered as income for Income Tax purposes is counted as income for the purpose of the supplement, even if the amount is not large enough

to require payment of Income Tax or even if an Income Tax return was not filed. An application for the supplement is sent to each Old Age Security pensioner at the time the pension is approved.

A new application for the supplement is required each year because entitlement normally depends on income in the preceding year.

If a person is receiving a supplement and leaves Canada, it will be paid for the month he or she leaves and six further months only.

Please contact the address on page 51 for an application or information concerning the current rates of this benefit, which are raised in January, April, July and October each year if there is an increase in the cost of living.

Combined pensions—Old Age Security and retirement

People entitled to the retirement pension under the Canada Pension Plan and the Old Age Security pension may receive the total amount of these two at the same time. The amount of Canada Pension Plan benefit is calculated as a proportion of average yearly adjusted earnings.

GAINS

The Guaranteed Annual Income System (GAINS) came into effect on July 1st, 1974. It provides a basic income for qualifying Ontario residents who are 65 years of age or older, as well as for the blind and the disabled under 65 years of age. GAINS payments to the elderly are administered by the **Guaranteed Income and Tax Credit Branch of the Ontario Ministry of Revenue, Queen's Park, Toronto. (Telephone: if in Toronto call 965-8470; outside Toronto call: Zenith 8-2000).**

GAINS recipients receive cheques from the Ontario government which amount to the difference between their total income and the annual income guaranteed under the GAINS program. This guaranteed income level will be reviewed periodically and increased to keep pace with changes in the cost of living.

The residency requirements for Ontario GAINS applicants 65 years of age or over are as follows. The basic residency requirement is that the applicant must have resided in Canada for the five years immediately prior to approval of his application, with the last full year in Ontario. Alternatively, the applicant may qualify if he resided in Canada for a total of twenty years since age 18 with the last full year, prior to approval of his application, in Ontario. Or, in the final alternative, the applicant may have lived in Ontario for a total of twenty years since age 18.

The income requirement will be met if an applicant's total income, including that from private sources and the Federal Old Age Security Pension and Guaranteed Income Supplement (OAS/GIS) is below the guaranteed income level. This amount is updated periodically. To check the amount contact the GAINS address mentioned above. Since the amount paid depends on the income of the recipient, a statement of income is required.

For married couples, the combined yearly income of both spouses is taken into consideration, following the same procedure as the Federal government with Guaranteed Income Supplement (GIS) recipients. In the case of a married couple where only one spouse is applying, a statement of income for the other spouse is therefore also required. If both husband and wife are applying, two separate, complete applications are required and should be mailed in the same envelope to avoid delay.

Generally, any amounts considered as income for income tax purposes are counted as income for the purpose of GAINS, even if these amounts are not large enough to require payment of income tax or even an income tax return was not filed.

However, income does not include possessions, savings, investments, a home or property. Income is any money received in the form of retirement pension, earnings, interest, dividends, rents, unemployment insurance benefits, etc.

The legislation provides for retro-active payments to be made up to a maximum period of one year from the date of eligibility.

The Ontario GAINS cheque represents the difference between any private income the applicant may have (including OAS/GIS benefits), and the amount the Ontario government has currently established as the guaranteed minimum income. This amount will be divided into 12 monthly cheques.

The amount of the GAINS entitlement will be affected by such factors as: marital status, private income, whether both spouses are eligible for OAS/GIS as well as GAINS, and whether both spouses are eligible for GAINS only.

Pensioners 65 years of age or older who are receiving OAS/GIS payments from the federal government need not apply for the Ontario GAINS Program. Their eligibility will be determined automatically.

Those who do not meet the residency requirements for the Old Age Security Pension but appear to satisfy GAINS requirements should request an application form for GAINS by writing, visiting or telephoning the Ministry of Revenue at the address or telephone number provided. Should the GAINS cheque be paid to a trustee, the trustee should fill out and sign the GAINS application form on behalf of the applicant.

Should a beneficiary leave Ontario, he will receive cheques only for the month of departure and up to six additional months. Payments are then suspended until the pensioner returns to Ontario as a permanent resident, at which time, provided the income requirement is still met, payments will be resumed.

DRUG BENEFITS

The Government of Ontario has introduced a Drug Benefit which will enable qualified residents of Ontario to obtain free drugs, when prescribed by a doctor or dentist, from the Drug Benefit Formulary issued by the Ministry of Health. Persons qualifying for GAINS, GIS or Family Benefits Allowances automatically begin receiving Drug Benefit eligibility cards. All Senior Citizens, age 65 and over, who have resided in Ontario for one year are eligible as of August, 1975. Each card is valid for a one-month period and should be presented to the pharmacist filling the prescription. The pharmacist will hold the eligibility card and bill the Ministry of Health for the prescribed drugs that have been dispensed to its beneficiary.

Should a person move or wish to deal with another pharmacy, he may ask for his card back. The drugs already dispensed that month will be listed on the back of the eligibility card and it will be returned to him.

Persons eligible for the drug benefit as described above, will automatically receive their drug cards. There is no need to apply. Pharmacies will be able to provide pensioners with additional information about the drugs which are covered in this benefit.

For further information about GAINS or the Drug Benefit Program, please call the telephone enquiry system: Call free of charge. Dial "0" and ask the operator for Zenith 8-2000. Residents within the Metro Toronto local calling area should dial 965-8470 or write to: Guaranteed Income and Tax Credit Branch, Ministry of Revenue, Queen's Park, Toronto, Ontario. M7A 2B3.

Personal assistance in completing forms will also be available at the Ministry of Revenue's offices, Queen's Park, Toronto, at field offices of the Ministry of Community and Social Services, and at offices of the Northern Affairs Branch of the Ministry of Natural Resources.

CANADA PENSION PLAN

The Plan is universally applicable throughout Canada, except in the Province of Quebec where a comparable pension plan has been established. The Canada and Quebec Pension Plans are closely co-ordinated and operate virtually as a single program. Together, they cover almost all members of the labour force in Canada.

Benefit credits accrued under the Canada or Quebec Plans are portable throughout Canada. A contributor who may have worked in Canada for more than one employer during his lifetime or who may be self-employed for all or part of his working life will accumulate pension credits regardless of where he may work in Canada. In addition, benefits under the Plan are payable to beneficiaries whether or not they live in Canada.

WHO MUST PARTICIPATE

Every contributor to the Plan must have a Social Insurance Number so that his pensionable earnings may be accurately recorded for benefit purposes.

To participate in the Plan, a person must be between the ages of 18 and 70 and earn more than \$700. yearly as an employee, or at least \$900 if he is self-employed. Contributions are made on earnings by both employees and self-employed persons. Employees and employers contribute at the rate of 1.8 per cent. while the self-employed contribute at the rate of 3.6 per cent. No contributions are to be made by persons while they are receiving disability pensions under the Canada Pension Plan.

TYPES OF BENEFIT

Benefits are classified under three main headings:

1. Retirement Pensions;
2. Survivors' Benefits, consisting of:
 - (a) a survivor's pension
 - (b) orphans' benefits, and
 - (c) a lump sum death benefit;
3. Disability Pensions for contributors, with additional benefits for their dependent children.

CONTRIBUTIONS

Generally, anyone employed and between the ages of 18 and 20 is eligible to contribute. There are some exceptions. To check on these contact Revenue Canada; look under Government, Canada in the telephone directory.

RETIREMENT PENSIONS

Effective January 1, 1975, Canada Pension Plan contributors can apply to have their retirement pensions begin as early as age 65 without having to retire from work.

Also effective January 1, 1975, retirement pensioners can continue to work or take new employment without their earnings thereafter reducing the amount of their CPP retirement pensions.

Persons between 65 and 69 years have an option.

They can:

- (a) *either* apply now and start receiving their CPP retirement pensions, even if they continue working but once a person starts receiving his pension, he ceases to be eligible to make further contributions to Plan;
- (b) *or* continue to contribute to the Plan and possibly build up a larger retirement pension to commence at a later date.

Before selecting an option, contributors should seek advice from the nearest Canada Pension Plan Office. The staff of that office will be pleased to review for the benefit of contributors the considerations which should be kept in mind in reaching a decision.

Persons approaching age 65 who have decided that they want their CPP retirement pensions to commence as early as possible should apply two or three months before their 65th birthday.

Persons age 70 or older should consider applying immediately for their CPP retirement pensions because they may no longer make valid contributions to the Plan even if they are working.

It is important to remember, though, that a person cannot draw a CPP retirement pension and contribute to the Plan at the same time. That is to say, once a person begins to receive a CPP retirement pension, that person can never again make contributions to the Plan even though he may be working.

Although a contributor is eligible to apply for a CPP retirement pension on reaching age 65, an applicant who is between 65 and 69 can receive payment only for the months following the month in which the application is received by a CPP office. Therefore, if such a person postpones making an application for one or more months, he loses the payment for each of those months. Only in the cases of applicants over age 70, can payments be backdated somewhat from the month of application. For advice on when to apply, and to avoid loss of benefits, a person should contact the nearest Canada Pension Plan Office, address on page 51 or look in the telephone directory under Government, Canada Department of Health and Welfare.

SURVIVOR'S BENEFITS

Survivor's Benefits will be paid to or on behalf of the survivors of a deceased male or female contributor who has made contributions for a minimum qualifying period.

Equal Protection for Males and Females

Effective January 1, 1975, the same benefits will be available to both male and female contributors, surviving spouses and dependent children.

Benefits for Surviving Spouses:

A monthly pension is payable to the widower who at the time of death of the contributor is over 35 years of age or under 35 years of age but is disabled or has dependent children; that is, a benefit similar to that which has always existed for widows.

NOTE: In order for survivors to qualify, the deceased male or female contributor must have died in January, 1968, or later, and must have contributed for the minimum contributory period, which is three years for deaths occurring before January 1, 1975. For deaths occurring in 1975, or later, obtain information from Canada Pension Plan offices concerning minimum contributory requirements.

Survivor's Pension

Surviving spouse between ages 45 and 65 is entitled to a Survivor's Pension consisting of a flat-rate component plus 37½ percent of the current value of their spouse's Retirement Pension. Should the deceased not be in receipt of a Retirement Pension at the time of their death, such a pension is calculated in a prescribed manner for the purposes of computing the amount of the Survivor's Pension.

The same pension is paid to surviving spouses under age 45 provided they have dependent or disabled children of the deceased contributor in their care or are disabled themselves. If they do not meet any of these requirements, the pension is reduced by an amount equal to $1/120$ for each month they are less than 45 at the time of their spouse's death. Accordingly, if the surviving spouse is 35 or less, and has no dependent or disabled children and is not disabled, they will not be entitled to a Survivor's Pension until they reach 65 years of age, unless they become disabled in the meantime.

A surviving spouse aged 65 or over receives a Survivor's Pension equal to 60 per cent of the deceased Retirement Pension. This is true for the surviving spouse regardless of their age at the time their spouse died or regardless of whether or not they were receiving a survivor's pension before they became 65. Again, if the deceased was not in receipt of a Retirement Pension at the time of death, one is calculated in a prescribed manner in order to compute the amount of the Survivor's Pension. Spouses who receive Survivor's Pensions may also have contributed to the Canada or Quebec Pension Plan themselves and consequently may be entitled to Retirement or Disability Pensions in their own right. In such cases, the Survivor's Pension is combined with the other pension, in accordance with a prescribed formula, but the combined total cannot exceed the maximum Retirement Pension payable under the Act.

Orphan's Benefits

Orphan's Benefits are payable on behalf of a deceased contributor's unmarried dependent children. The rate for each of the first four children is equal to the flat-rate component of the Survivor's Pension described above. When there are more than four children, the total of their benefits, which is divided equally among the children, is the sum of the benefit for each of four children and half of that amount for each child in excess of four. Benefits are payable until the child reaches age 18, or up to the age of 25 years if that child continues to attend school or university full time, and is unmarried.

Death Benefit

When a contributor dies, a lump sum Death Benefit equal to six times their monthly Retirement Pension will be paid to their estate. This benefit is subject to a maximum of 10 per cent of the maximum pensionable earnings for the year of death. Should a contributor not be in receipt of a Retirement Pension at the time of his death, a calculation is made in a prescribed manner for information and details about Survivor's Benefits contact the Department of National Health and Welfare at address on page 51.

DISABILITY PENSIONS

Disability Pensions under the Canada Pension Plan became payable for the first time in 1970. A contributor is considered to be disabled if he has a physical or mental disability that is severe, in the sense that he is incapable regularly of pursuing any substantially gainful occupation, and prolonged, in the sense that the disability is likely to be long, continued and of indefinite duration or liable to result in death. This will be determined by an assessment of the contributor's disability including employability. Disability Pensions, plus benefits for the dependent children of disabled contributors, are available provided contributions have been made to the Plan for the required minimum period, which is for five years in the case of contributors whose Disability Pensions will commence before February, 1976.

The amount of the Disability Pension consists of a flat-rate payment equal to the flat-rate component of a widow's pension or to the orphan's benefit, plus 75 per cent of what the contributor's monthly Retirement Pension would have been had he become entitled to such a pension when his Disability Pension commenced. Benefits are payable on behalf of a disabled contributor's dependent children at the same rates and under the same circumstances as the orphan's benefits mentioned above.

HOW TO APPLY

Benefits must be applied for. Contact the Canada Pension Plan Office in your area (see page 51 or look in the telephone directory under Government Canada, Department of Health and Welfare.

APPEALS REGARDING CONTRIBUTIONS

Any contributor or beneficiary under the Plan has the right to appeal decisions with which he is dissatisfied. Appeals by employees and employers regarding coverage and contributions are first made to the Minister of National Revenue and, if the individual is not satisfied with the Minister's decision, he may appeal to the Pension Appeals Board whose decision is final. For specific information about appeal procedures, contact the Minister of National Revenue, address on page 51.

Self-Employed Persons

For self-employed persons, appeals with reference to the assessment of their earnings for Canada Pension Plan purposes are treated in the same way as appeals under the Income Tax Act. For specific information about appeals procedures, contact The Federal Income Tax Information Office, address on page 51.

APPEALS REGARDING BENEFITS

With respect to benefits, there is a three-stage appeal procedure; first, to the Minister of National Health and Welfare; secondly, to a Review Committee; and thirdly, to the Pension Appeals board whose decision is final. For specific information about these appeal procedures contact the Canada Pension Plan Office or Revenue Canada, see page 51 for addresses.

ADMINISTRATION

The Minister of National Health and Welfare is responsible for the administration of all parts of the program except coverage and the collection of contributions, which come under the jurisdiction of the Minister of National Revenue. The Unemployment Insurance Commission is responsible for the assignment of Social Insurance Numbers and for the maintenance of the central index. The Department of Finance is responsible for the administration of the Canada Pension Plan Account and the Canada Pension Plan Investment Fund. The office of the Comptroller of the Treasury, in addition to its statutory responsibility, is providing assistance to the Department of National Health and Welfare in the operation of the electronic data processing service which is required to maintain the Records of Earnings of contributors and to calculate benefits payable under the Plan. The Chief Actuary, Department of Insurance, is responsible for the preparation of reports on the future financial progress of the Plan and on the effect on the Fund of proposed amendments to the Plan.

SERVICES FOR CHILDREN

CHILD PROTECTION AND ADOPTION

Some parents need assistance in caring for their children and some children need protection and help because of their parent's temporary or permanent inability to care properly for them.

Each area of the province is covered by a Children's Aid Society operating under the terms of The Child Welfare Act. Each of the societies is governed by a board of directors and employs its own staff. The aim of the societies is to leave the child with his parents wherever possible and improve the home situation by guidance and counselling and other services. For a list of Children's Aid Societies in this area see page 51.

If children must be taken into care they are placed in temporary foster homes or treatment institutions until they can be safely returned to their parents or adopted. The Societies also advise and protect unmarried mothers before and after childbirth. They have a general responsibility for the welfare of children.

Adoption of children is made permanent by a Court Order following the consent of the natural parent or of the provincial Director of Child Welfare. Persons wishing to adopt should contact one of the Children's Aid Societies listed on page 51. Persons wishing to bring children from another country should also seek the advice and help of their Children's Aid Society. See also page 118 of the section on immigration.

CHILDREN'S RESIDENCES

Boys and girls unable to remain in their own or a foster home may be temporarily treated or cared for in a variety of children's institutions or group homes for normal, retarded or disturbed children. For further information see page 51.

SERVICES FOR UNMARRIED MOTHERS

Such services offer unmarried mothers shelter, care, guidance and a place to recuperate.

These services are operated by charitable organizations with the approval, supervision and financial support of the Provincial Government. For a list of services and for further information see page 51.

DAY NURSERIES

Day nurseries serve two purposes. They assist working mothers by providing day care for children up to ten years of age and they give an educational opportunity to the child. There are developmental centres for retarded children as well.

The majority of nurseries are privately run; others are established and supported by municipalities or associations for the mentally retarded. Persons unable to pay the full fees may be assisted by the municipality to provide care. All nurseries are licensed and supervised by the Ontario Ministry of Community and Social Services. For further infor-

mation about obtaining a licence for a day nursery or to obtain a list of day nurseries contact the Ministry of Community and Social Services District Office on page 51.

ONTARIO LEGAL AID PLAN

The purpose of the Ontario Legal Aid Plan is to ensure that no resident of Ontario is denied the services of a lawyer because of the lack of money.

This legal representation is available in criminal cases and appeals and most civil actions. Applications for service may be made to the local Area Director (see on page 51) or through any lawyer in the Province.

The test for Legal Aid is based on the "need" of the applicant and not on an arbitrary "means". The local Area Director, on receipt of the report from the Ministry of Community and Social Services, will issue either a free certificate or a certificate requiring part or full payment of all Legal Aid costs.

When a certificate is issued it may be taken to any solicitor who is on the Legal Aid Panels. Further information may be obtained from any one of the 46 local Area Directors in the Province or from the Provincial Director's office at 145 King Street West, Toronto, telephone 361-0766. See also page 103.

MINISTRY OF CORRECTIONAL SERVICES

The Ontario Ministry of Correctional Services is responsible for adults serving prison terms of less than two years, for juveniles placed in training schools by a judge of the Provincial Court (Family Division) and for all adults and juveniles serving terms of probation. The Temporary Absence Program, frequently operated from resource centres for adults, makes possible a controlled transition back into the community. Group homes for juveniles are another facet of the Ministry's stress on community corrections.

For further information, contact:

Information Branch
Ministry of Correctional Services
434 University Avenue
Toronto, Ontario
965-4321

After November, 1975:
2001 Eglinton Avenue, East
Toronto, Ontario

OTHER SOCIAL SERVICES

For a summary of other social services and voluntary resource agencies, see page 51.

REHABILITATION SERVICES

Rehabilitation Services is a program to enable persons of working age with a physical, mental or emotional handicap to engage in meaningful daily living and productive employment.

A field staff of counsellors throughout the province interview handicapped persons to assess their capabilities and limitations. Medical restoration may be arranged to reduce the limited effect of the disability. Ongoing counselling is provided in order to help participants select a realistic occupational goal and achieve it. Training may be provided in a wide range of community facilities, for example, sheltered workshops, community colleges, universities, private trade schools, and in on-the-job settings. Job placement assistance and follow-up counselling are provided.

Following the provision of any or all of the above services, handicapped persons who are competitively employable are helped to obtain suitable work. Others participate in sheltered employment or in the occupation of homemaker or housekeeper.

Most services are provided at no cost. Living allowance and restoration services are provided subject to a means test.

For further information and a list of vocational rehabilitation centres, see pages 40 and 51.

FAMILY COUNSELLING SERVICES

The purpose of these services is to provide counselling to families to assist them in such areas as financial management, family and marital problems. This is achieved through individual and family counselling, and the utilization of appropriate community resources. For list of family counselling and credit counselling agencies see page 51.

EDUCATION

The Government of Ontario is constitutionally responsible for education within the Province. The Ministry of Education is responsible for elementary and secondary education, and the Government also contributes heavily from the Provincial Treasury to the support of post-secondary and university education through the Ministry of Colleges and Universities, which will be discussed beginning on page 54.

THE SCHOOLS

The public elementary and secondary schools in Ontario are non-sectarian and free to all children and young people resident in the Province who are able to profit from instruction. These schools are operated by elected bodies known as public school boards (in charge of elementary schools only), or boards of education (in charge of both public elementary and secondary schools). See page 70 for local school boards.

ROMAN CATHOLIC SEPARATE SCHOOLS

For a great many years, Ontario has had an arrangement which permits Roman Catholic parents (who choose to do so) to send their children to a Roman Catholic separate school (where one exists). Separate schools are operated by Roman Catholic separate school boards (see page 70), which are elected in the same manner as public school boards. The schools offer virtually the same educational program as the public schools, but the classes include instruction in the Catholic faith.

All property taxpayers in Ontario are basically supporters of the public elementary and secondary school system, but Roman Catholic parents, or other Roman Catholic citizens, either owners or renters of property, by making a declaration to the clerk of the municipality of their desire to support a separate school, may have their school taxes paid to the separate school board, instead of to the support of the public schools. Separate schools are elementary in character, and their supporters, along with all other property tax-paying citizens, pay school taxes for the support of the public non-sectarian secondary schools. Provincial elementary school grants are paid to the separate school boards on the same basis as to the public school boards.

PRIVATE SCHOOLS

Ontario has about 285 private schools, and parents who can afford to do so may send their children to these schools. The schools do not receive provincial grants in any form, and parents sending their children to private schools are not excused from paying the usual school taxes for the public system. Private schools are registered with the Ministry of Education, and on their request may be inspected by the Ministry. Sufficient supervision is given these schools to ensure that the educational standard does not fall below an acceptable level.

COMPULSORY ATTENDANCE

School attendance is compulsory in Ontario from the ages of six to sixteen. Parents are required by law to ensure that their children in that age group are receiving an education approved by the Minister of Education, either in a regular school or in a private school or elsewhere. Children who are six years of age between January 1 and December 31 of any year are required to start their first year on the first day of school in September. This is regularly the day after Labour Day.

SCHOOL OBJECTIVES IN ONTARIO

The objective of the Ontario school system is to provide equal educational opportunity for all children and young people according to their ability to profit from it. The elementary schools provide a basic education which on the

average takes between seven and eight years to complete. Children with higher ability than the average may cover the courses in less time.

KINDERGARTENS AND NURSERY SCHOOLS

Outside the limits of the compulsory attendance period, it is, of course, quite in order to attend school. Many Ontario elementary schools have kindergartens, prior to the first year of school, which will accept children in September who are five years of age, or will be before the end of the calendar year. An increasing number of what are officially called junior kindergartens, for four-year-olds, are being opened. (These are usually called nursery schools when privately operated). These classes provide a type of organized play which is intended to prepare the child for the challenge of some basic learning skills, as well as to accustom him to the routine of school attendance and to enable him to gain a measure of social confidence in relationships with other children. For further information about nursery schools see page 70.

ELEMENTARY SCHOOL PROGRAMS

The elementary school program has always been practical in character, and in the early period of the system the emphasis was on reading and spelling, writing and arithmetic, so that the pioneers and their children could buy and sell, figure and keep records. For many years the memorization of facts was the basic element of the curriculum. Around the end of the last century, handwork, now called industrial arts and home economics, was introduced into the program, and the learning of facts was broadened into an effort to understand the world. Almost all schools now have well equipped libraries. French and English as second languages are taught in many schools, and in areas where it is needed, teaching is done in both languages in bilingual schools. Special classes for the teaching of English to immigrants are discussed elsewhere.

Although books remain a major element of the learning process, the modern Ontario school uses many other tools of teaching, including community resources, television, class trips and individual and class projects. Many urban school boards now own some rural land at which natural science is taught in the open air.

SPECIAL EDUCATION

In the early 1920's, a movement began to facilitate the education of children with mental and physical handicaps, which is now a strong feature of Ontario elementary education. The hard of hearing and those with poor sight, the perceptually handicapped, the emotionally disturbed and those with several other types of handicaps are given a great opportunity in the programs of many schools. The retarded are now in schools run by school boards and noteworthy progress has been made in this field. Elementary school children in the 1970's are given a better opportunity than any of those in earlier generations were able to enjoy. For a list of schools in this area, see page 70.

SECONDARY SCHOOLS

Beyond the age of 16, it is assumed that students motivated toward study will voluntarily continue to the end of secondary school, and, if possible into post-secondary or university education.

Ontario secondary schools were formerly classified in function. High schools and collegiate institutes were oriented to arts and sciences, such as languages, literature, mathematics and science; technical high schools offered many courses in various trades, and commercial or vocational schools, mainly office skills and business methods. Many of these schools, which were chiefly located in the larger cities, are still in use.

More common in recent decades are the composite high schools, which include all three forms of education under the same roof, thus being able to offer a wide variety of options, according to the taste and aptitude of the student. These schools are now to be found in most parts of the Province, both in cities and in rural areas.

Although the ratio of secondary school attendance to the secondary age-group is somewhat lower than in the compulsory period, there is still a good overall retention of students at secondary schools. Part of this is due to the expansion of the good roads system, and the transportation of students to central schools by bus, even in winter time, thus offering rural young people the same educational opportunity as those in the cities.

SECONDARY SCHOOL PROGRAMS

The full period of schooling in Ontario covers thirteen years, not counting the possible pre-school kindergarten experience. On the average, the secondary school program takes either four or five years. The four-year program leads to the Secondary School Graduation Diploma, and the five-year program to the Secondary School Honour Graduation Diploma. The latter is required for admission in most universities in this Province.

"After 8?" is a guide for the parents of Grade 8 students in Ontario, published by the Ontario Ministry of Colleges and Universities and the Ontario Ministry of Education. It aims to describe the choices open to children as they move from Grade 8 to secondary school and relate, in a general way, secondary school courses to opportunities at the post-secondary level. To obtain a copy, contact the Ontario Ministry of Colleges and Universities, Information Branch, 6th floor, Mowat Block, Queen's Park, Toronto, 965-6134 or the nearest Regional Office, Ontario Ministry of Education.

THE CREDIT SYSTEM

To earn a Secondary School Graduation Diploma, a student must acquire a minimum of 27 credits. A credit is given on "the successful completion of a course containing work that would normally be completed after 110 or 120 hours of scheduled time." (The number of hours is the classroom time involved when a subject is given a conventional 40 minute period each day throughout the school year).

The 27 credits are ordinarily earned after four years in a secondary school. These requirements are based on two primary principles: (1) Every student should have some exposure to each of the major fields of human knowledge; (2) at the same time, each student should have the greatest possible opportunity to follow a program that furthers his personal interests and aspirations. To meet these two aims, each secondary school is required to group its courses into four categories:

- (a) **Communications**—"Studies that are primarily concerned with man's interchange of thought and with all modes of human expression." Examples: English, data processing, drafting, français, German, Latin, shorthand.
- (b) **Social and Environmental Studies**—"Studies that are primarily concerned with man's unique nature and his interaction with his environment and his fellows." Examples: economics, geography, history, retail merchandising, people and politics, world religions.
- (c) **Pure and Applied Sciences**—"Studies and related skills that are primarily concerned with the properties of matter and energy, the conditions of their interaction, and the application of this understanding to the solution of practical problems." Examples: elements of technology, horticulture, industrial arts, mathematics, sciences, space and man.
- (d) **Arts**—"Studies concerned with the aesthetic nature of man and the creative expression of that nature." Examples: arts, floriculture, graphic arts, music, physical and health education, screen education, theatre arts.

To ensure a well-rounded high school education, all students must earn at least three credits in each of these four categories (making a total of 12 credits). The remainder of the 27 credits required for a Secondary School Graduation Diploma may be earned by choosing subjects from any of the four categories. (A great many more subjects than those mentioned above are available. They are listed in the Ministry of Education pamphlet, H.S.1, or may be discussed in any secondary school). English and Canadian studies are mandatory subjects for secondary school students. In acquiring the required number of credits each student must have four credits in English studies and two credits in Canadian studies as defined in H.S.1.

Considerable involvement of the student, the student's parents, and the principal of the secondary school in choosing courses is expected to ensure that the program chosen is not only of direct interest to the student, and likely to serve his long-term educational interest, but will remain challenging and require effort.

SECONDARY SCHOOL HONOUR GRADUATION DIPLOMA

The Secondary School Graduation Diploma is now the basic graduation document, and replaces the different ones formerly awarded. Most universities still require a level of attainment equivalent to the former Grade 13 standard, and for students intending to go on to university the Secondary School Honour Graduation Diploma is also offered. It requires an additional six credits which reach an approved standard of difficulty—called "honour diploma level work." It usually takes an extra or fifth year to complete these credits. The old Grade 13 final examination has been discontinued.

POST-SECONDARY EDUCATION

There is a wide variety of post-secondary education in Ontario, but most post-secondary education would be included under three main classifications:

1. Full-time study in a degree-, diploma- or certificate-granting institution.
2. Adult education (evening extension courses).
3. Occupational retraining and up-grading programs (see section on Employment-Job Training Programs).

POST-SECONDARY INSTITUTIONS

The Ontario Ministry of Colleges and Universities, 6th floor, Mowat Block, Queen's Park, Toronto, has published an excellent guide to educational opportunities beyond the secondary school level entitled "Horizons", from which the following information is taken.

In Ontario most post-secondary institutions are of the following types:

1. Universities and affiliated colleges (degree-granting institutions).
2. Ryerson Polytechnical Institute (degrees and diplomas).
3. Colleges of applied arts and technology (diplomas, certificates, adult retraining, apprenticeship).
4. Teacher-training institutions (teachers colleges and faculties of education).
5. Degree programs of universities, diploma programs at CAAT's and Ryerson.
6. Nursing assistant schools (see list in "Horizons.")
7. Ontario College of Art.
8. Colleges of agricultural technology.
9. Accountancy associations (courses available through Colleges and Universities).
10. Medical technology schools.
11. Royal Military College of Canada.
12. Canadian Memorial Chiropractic College.

GENERAL ADMISSION REQUIREMENTS

Undergraduate Studies at Universities

In general, universities require a Secondary School Honour Graduation Diploma (Year 5) or equivalent, with an average of 60% or better in six credits at the Year 5 (Grade 13) level. Students should be aware, however, that the minimum requirement of 60% does not guarantee admission; that a higher average is expected of students who require two years to complete Year 5; that Year 5 applicants with a good standing are more readily accepted than those with a borderline average; that honours or four year degree programs normally require an average of 66% or better; and that for certain specialized professional courses with limited enrolment, an average of 70%-80% or better may be necessary.

Specific Year 5 subject requirements vary according to the area of study selected, and students are advised to check carefully with their guidance counsellors concerning any possible changes in subject requirements affecting the current academic year.

Early acceptance to university may be offered before the end of the school year on the basis of interim Year 5 marks, standing in previous years, and principal's recommendation, on condition that students maintain their standing and complete their year successfully. (See "Horizons" for details of application procedures.)

Immigrants whose command of English is questionable usually are required to take a test (the Michigan test or other) to prove their proficiency in English. Each university or college will give more specific information. For information on classes which prepare people to take these tests, see page 69 (and page 70).

Four universities and colleges—Carleton, Ottawa, Windsor, and Brescia College (an affiliate of Western) offer a preliminary year in lieu of Year 5 for highly qualified Year 4 graduates. Interested applicants should check with these universities concerning specific admission requirements. Brock University and Wilfred Laurier University offer special summer sessions to excellent Grade 12 students recommended by their secondary schools. Lakehead, McMaster and York Universities offer admission in exceptional circumstances to outstanding Year 4 students. Additional requirements are, in some cases, required.

Mature or non-matriculant students, in their twenties or older, who are seeking admission to degree courses are assessed on their individual scholastic background and aptitude. Some universities require mature students to take an admission test.

Courses Requiring an Undergraduate Degree for Entry

The following programs of study leading to professional status or certification normally require an undergraduate degree as a prerequisite: elementary and secondary school teaching, and library science. Law, dentistry, and medicine require at least two years of university education. Both bachelor's and Master's degrees are available in social work. The Ontario Institute for Studies in Education awards post-graduate degrees. It is also a research and development centre affiliated with the University of Toronto. One of its courses of study deals with adult education.

Ryerson Polytechnical Institute

The minimum entrance requirement is an Ontario Secondary School Graduation Diploma (or equivalent) with 60% at the Year 4 advanced or 70% at the Year 4 general level, Year 5 is required for admission to degree programs. For details contact:

Admission Office
Ryerson Polytechnical Institute,
50 Gould Street,
Toronto, Ontario.
595-5027

Colleges of Applied Arts and Technology

Applicants for admission to most of the three year diploma programs at the community colleges should have a satisfactory standing in a Year 4 program or the equivalent. For admission to most of the two year or shorter programs, the basic requirement is a Secondary School Graduation Diploma with 27 acceptable credits from any Ontario secondary school. Upgrading courses are provided for people 19 years of age or older who lack the necessary qualifications.

Immigrants whose command of English is questionable usually are required to take a test to prove their proficiency in English. Each college will give more specific information. For information on classes which prepare people to take these tests, see page 69.

For further information on admission requirements and courses, applicants should see the section on colleges of applied arts and technology on page 59 and consult the registrar of the college they wish to attend.

Ontario College of Art

The minimum admission requirement is a Secondary School Graduation Diploma (Year 4). An interview is required and a portfolio is recommended. (See page 65.)

Royal Military College of Canada

Applicants must be male Canadian citizens between 16 and 21, single and physically fit, and must have Year 5 standing in the required subjects. For information and application forms regarding the Regular Officers' Training Plan, interested persons should contact the nearest Canadian Forces Recruiting and Selection Unit listed in the telephone directory under Government of Canada, National Defence.

Nursing Programs

Admission to a diploma nursing program in a college of applied arts and technology is based on a Grade 12 (Year 4) or Grade 13 (Year 5) graduation diploma including two senior science options. An interview may be required. A booklet giving details of admission requirements is available from the Ontario Ministry of Colleges and Universities. (See address on page 70.)

Nursing Assistant Schools

Applicants must be at least 17 years of age and provide evidence of successful completion of Ontario Grade 10 (Year 2) or the equivalent.

COST OF HIGHER EDUCATION TO THE STUDENT

Total Costs

Total costs for an eight month academic year at a post-secondary institution may vary from a few hundred dollars for a student living at home and attending a community college to about \$2,500 or more for a university student living on campus.

Other variations in fees and living cost are summarized in this section.

Annual Tuition Fees

Tuition fees, which normally represent only about one fifth of the actual operating cost of universities and colleges, may usually be paid in two instalments in September and January. The figures below show the minimum and maximum annual fees for different subject areas.

University Degree Programs -- Annual Fees

arts	\$610-\$750
science	\$650-\$785
commerce	\$610-\$750
education	\$638-\$670
nursing	\$615-\$679
physical education	\$650-\$680
law	\$635-\$770
engineering	\$640-\$842
medicine	\$797-\$1170
dentistry	\$690-\$833

Other Institutions -- Annual Fees

Ontario College of Art	\$469
Community colleges	\$250-\$450
Ryerson Polytechnical Institute	\$424
Nursing assistant programs	\$150
Teachers' colleges	\$590-\$610

Miscellaneous

Besides the basic student costs of board, lodging, tuition fees, and books and instruments, incidental expenses such as laundry, clothes, personal needs and entertainment must be counted for a realistic estimation of the annual cost of a year at university or college.

FINANCIAL ASSISTANCE FOR POST-SECONDARY STUDENTS

Students who need financial assistance to attend a university, community college, or other post-secondary institution may be able to get it from the Government or from private sources.

A number of corporations, veterans' organizations and service clubs offer scholarships for academic excellence in particular subjects, and most universities have entrance scholarships for outstanding scholars. Information on these bursaries and scholarships should be available from high school guidance offices, university and college calendars and student aid offices.

About two out of every five full-time students at Ontario's colleges and universities receive financial aid from the Ontario Government which administers the student assistance programs outlined below.

Ontario Student Assistance Program (OSAP)

OSAP is intended to help students who need money for further education. Academic excellence is not a qualification. OSAP provides funds to supplement a student's own financial resources and those of his or her immediate family.

For full information obtain a copy of a brochure on the Ontario Student Assistance Program from the Student Awards Office of the institution the student hopes to attend, or from the Ministry of Colleges and Universities (see page 70).

Who is eligible?

A student may be eligible for assistance through OSAP if he or she plans to attend any university or college of applied arts and technology in Canada, or one of the following institutions in Ontario:

- Canadian Memorial Chiropractic College
- teacher's college
- college of agricultural technology
- the Ontario College of Art
- Ryerson Polytechnical Institute
- the Royal Conservatory of Music
- the Ontario Bar Admission Course

In addition, the student should be taking at least 60% of a full course load in a program of 26 weeks or more which has been approved by the Ontario Government and which leads to a degree, diploma or certificate. He or she should also be a Canadian citizen, or hold landed immigrant status and meet Ontario's residency requirements.

Ontario residents who wish to attend private institutions in Canada or recognized post-secondary institutions outside Canada may be eligible to receive a loan through the Canada Student Loans Plan (CSL) but will not be eligible

for a grant. Under the Canada Student Loans Plan, applicants may obtain loan assistance only, up to \$1,400 per academic year, based on assessed need.

Applicants eligible for OSAP can receive loan-grant assistance up to the amount referred to as their financial need. Financial need is calculated by subtracting financial resources from educational costs. If the student and his or her family have no financial resources, assistance could be the full cost of education and related expenses. If financial resources equal or exceed education costs, the student will not qualify for assistance. Most applicants receive an award covering an assessed proportion of their education costs.

Educational Costs

Educational costs include the actual or estimated costs of the following items, as determined by the institution and approved by the Ministry:

- tuition and compulsory fees
- books and equipment
- board and lodging
- miscellaneous expenses
- return trip home each year
- local transportation

Financial Resources

Depending upon the student's circumstances, financial resources may include amounts expected to have been saved from summer or work-term earnings, from time in the work force prior to enrolment, or a portion of earnings over \$600 from part-time work after enrolment. Any academic awards received may also be considered as a financial resource. In addition, in the case of most students leaving secondary school and applying for assistance to attend a post-secondary institution, parents are expected to contribute to basic educational costs, according to their resources. To determine their contribution, an objective assessment is made of parents' income, and allowances are made for their basic expenses and the number of their dependents.

Loan and Grant Assistance

If a student qualifies to receive assistance through OSAP it will be in the form of a loan or a combination of loan and grant. Loans are interest-free until the repayment period begins, usually six months after he or she ceases to be a full-time student. Provincial grants do not normally have to be repaid.

For a program of up to 32 weeks, the first \$800 of OSAP assistance is a loan and any additional assistance is normally grant.

Where, When and How to Apply

If a student is planning to attend an Ontario college or university or one of the other Ontario institutions listed above application forms can be obtained directly from the institution's Student Awards Office. To apply for assistance to attend any other post-secondary institution, one can obtain the necessary forms from the Student Awards Officer of the Ministry of Colleges and Universities.

The student can mail the application to the Student Awards Office at the institution he or she hopes to attend or take it to the Awards Office personally to be checked for completeness and accuracy. Application can be submitted as soon as the forms are available, usually in April.

The application has to be submitted no later than July 1, in order to be processed for fall registration. September 30 is the final deadline if one wants to receive assistance for a full academic year.

To obtain further information about the Ontario Student Assistance Program, contact the Student Awards Office of the institution the student hopes to attend or the Student Awards Branch of the Ministry of Colleges and Universities. (see page 70 for address).

Secondary School Bursaries

In the final year of their secondary school program, promising students who intend to go on to post-secondary education may qualify to receive bursaries worth \$100. The bursaries are awarded to students with financial need and are based on the recommendation of the principal or guidance head. Application forms should be available through secondary school guidance offices.

Loans and Bursaries for Part-time Students

Canadian citizens or landed immigrants who qualify as being resident in Ontario for 12 months, and who are taking

part-time credit courses leading to a degree, diploma or certificate may be eligible for a loan or bursary. Further information can be obtained from the Student Awards Office of the college or university he or she plans to attend or from the Ministry of Colleges and Universities, 8th Floor, Mowat Block, Queen's Park, Toronto, telephone: 965-5241.

Fellowships and Bursaries for Second Language Study

There are a number of Federal-Provincial programs related to Canada's two official languages. These include:

- A Summer Language Bursary Program which provides \$650 bursaries for students taking immersion courses in their second language, either English or French.
- A program providing fellowships for second language study at the graduate or under-graduate level in a Canadian university. Eligible students may receive up to \$2,000 for one academic year only.
- A program providing travel bursaries to cover the travelling costs of French-speaking students from Ontario who wish to register as full-time students for post-secondary programs not offered in French in their own communities.
- A Second Language Teachers' Bursary Program which provides bursaries up to \$300 plus travelling expenses up to \$300 to second language or minority language teachers taking short-term, full-time courses to improve their proficiency in their second language, either English or French.

The Ontario Graduate Scholarship Program

This program provides 1,000 scholarships each year to help encourage excellence in graduate studies at Ontario universities. The scholarships are worth \$800 per semester, plus tuition and other allowable expenses.

Ontario Scholarships

The Ministry of Education will automatically award \$100 to year 5 students who receive an 80% average in six acceptable credits. Detailed information about the scholarships will be sent to each secondary school. Students do not need to apply for this scholarship.

UNIVERSITIES OF ONTARIO, ONTARIO COLLEGE OF ART, AND RYERSON POLYTECHNICAL INSTITUTE

A list of the universities of Ontario follows. They are listed alphabetically according to the name of the university. Addresses are given so that interested persons can write for specific details on each university. A handy reference booklet to use while considering post-secondary education is the publication of the Ontario Ministry of Colleges and Universities entitled "Horizons", which can be obtained by contacting the Information Branch, 6th floor, Mowat Block, Queen's Park, Toronto, telephone: 965-6134.

Assistant Registrar (Admissions),
Brock University,
St. Catharines, Ontario.
(416) 684-7201

Office of Admissions,
Carleton University,
Colonel By Drive,
Ottawa, Ontario. K1S 5B6
(613) 231-4321

Admissions,
Office of the Registrar,
University of Guelph,
Guelph, Ontario.
(519) 824-4120

Admissions Officer,
Lakehead University,
Thunder Bay "P", Ontario.
(807) 345- 2121

Admissions Officer,
Laurentian University,
Sudbury, Ontario.
(705) 675-1151

Associate Registrar (Admissions),
McMaster University,
Hamilton, Ontario.
(416) 525-9140

Registrar,
Ontario College of Art,
100 McCaul Street,
Toronto, Ontario. M5T 1W1
(416) 366-4977

Registrar,
Ontario Institute for Studies in Education,
252 Bloor Street West,
Toronto, Ontario.
923-6641

Director of Admissions,
University of Ottawa,
Ottawa 2, Ontario.
(613) 231-3311

Assistant Registrar (Admissions),
Queen's University,
Kingston, Ontario.
(613) 547-5511

The Registrar,
Royal Military College of Canada,
Kingston, Ontario.
(613) 545-7236

Office of Admissions,
Ryerson Polytechnical Institute,
50 Gould Street,
Toronto, Ontario. M5B 1E8
(416) 595-5000

Office of Admissions,
University of Toronto,
315 Bloor Street West,
Toronto, Ontario M5S 1S5
(416) 928-2011

The Registrar,
Trent University,
Peterborough, Ontario.
(705) 748-1215

Associate Registrar — Admissions,
University of Waterloo,
Waterloo, Ontario.
(419) 885-1211

Assistant Registrar — Admissions,
The University of Western Ontario,
London 72, Ontario.
(519) 679-2308

Assistant Registrar (Admissions),
Wilfrid Laurier University,
Waterloo, Ontario.
(519) 884-1970

Assistant Registrar (Admissions),
University of Windsor,
Windsor, Ontario.
(519) 253-4232

Assistant Registrar,
York University,
4700 Keele Street,
Downsview, Ontario M3J 1P3
(416) 667-2100

COLLEGES OF APPLIED ARTS AND TECHNOLOGY IN ONTARIO

The community colleges offer the Year 4 or Year 5 graduate a chance to develop special skills needed by business and industry and at the same time an opportunity for individual development. There are now 22 colleges of applied arts and technology with more than 60 campuses in all the major economic regions of the Province. This year's full-time enrolment is about 55,000, not including apprenticeship and manpower retraining courses.

Courses Offered

Courses are divided generally into major divisions: technology, business, health sciences, retraining continuing education and applied arts. The technology division provides a variety of programs of one, two, and three years for apprentices, technicians, and technologists, as well as various short courses and refresher courses. The business division offers programs of similar length in secretarial skills and business administration. The applied arts division fulfils the dual purpose of training people to work in various specialized fields such as child care, commercial art, food services etc., and of providing background in the liberal arts and social sciences for students in technology and business courses. Health sciences includes diploma nursing and paramedical programs such as nursing assistant and medical and laboratory technology programs.

Details of the full range of courses offered through the community colleges are available in the calendars of each college. A summary of courses at all colleges appears in the CAAT charts available at each college and secondary school or from the Ministry of Colleges and Universities.

Fees

Tuition fees range from \$250-\$450 for each academic year. Student activities, laboratory and special fees are established by the individual college.

Retraining Program

The Retraining Program (sponsored by the Federal Government under the Adult Occupational Training Act and implemented by the Ontario Ministry of Colleges and Universities) is available at community colleges of applied arts and technology.

Continuing Education (Extension)

Continuing education divisions at the community colleges have two main functions. They parallel wherever possible the day program offered at the college so that part-time students may work toward a college diploma. The second function of the extension division is to provide for special programs to meet local needs and interests.

General Admission Requirements

The colleges provide the people of Ontario with an essentially “open-door” type of admission policy.

The following information will give students a general idea of the admission requirements at the colleges of applied arts and technology, but since there are variations from college to college in some courses, students are strongly advised to consult the calendar of the college they are interested in attending. Calendars may be obtained from the secondary school guidance departments or directly from the college Registrar.

Any person who is the holder of:

- (a) an Ontario Secondary School Graduation Diploma obtained at the end of year 4 from any branch or program, or
- (b) the Ontario Secondary School Honour Graduation Diploma obtained upon completion of year 5, or
- (c) who has attained the age of 19 years on or before the date of commencement of the program of instruction in which he plans to enrol, can be admitted to an appropriate program of instruction upon payment of the fee required.

Those Who do not Meet the Admission Requirements

The colleges provide upgrading courses for people 19 years of age or older who lack the academic requirements for admission to courses of their choice.

Transfer Possibilities

Honour graduates of the two year programs may be accepted on an individual basis for admission to the first year of certain university programs. Qualified graduates of the three-year programs with honour standing in the final year may, in some instances, be admitted to the second year of related university programs.

Student Awards

Students enrolling in the community colleges may be eligible for loan/grant assistance under the Ontario Student Assistance Program. Application forms are available from the Student Awards Office of the college which the student plans to attend. Information about local scholarships, bursaries, prizes and other student funds—where these are available—may be obtained from the college calendars.

Residence Accommodation

The colleges of applied arts and technology were originally conceived of as being within commuting distance of the main population centres. Little provision has therefore been made for residence accommodation on most college campuses although in sparsely populated areas residence facilities may be provided. The Student Services Office of the college maintains lists of off-campus housing.

For further information contact the local college of applied arts and technology (address on page 70), or request the booklet “Horizons”, by contacting the Ministry of Colleges and Universities, 6th Floor, Mowat Block, Queen’s Park, Toronto.

TEACHER EDUCATION

The Ministry of Education establishes the qualifications of teachers intending to teach in the public supported schools of Ontario, and issues certificates to those who have so qualified, granting them authority to teach in the schools of Ontario.

The Ministry operates the Ontario Teacher Education College in Toronto and Hamilton, and maintains liaison with colleges and faculties of education in Ontario universities. (a list of these institutions is included below.)

Elementary School Teachers

To be eligible for elementary school teacher certification in Ontario, an English-speaking applicant wishing to pursue a course in teacher education offered by the faculty or college of education of a university must meet the admission

requirements of that institution and must complete successfully an approved academic degree program in arts or science, in addition to a year of professional training.

The colleges, faculties or schools of education at Brock University, Lakehead University, Laurentian University, Nipissing College, the University of Ottawa, Queen's University, The University of Western Ontario, The University of Windsor and York University offer courses for students who wish to qualify as elementary school teachers.

For applicants having a high level of proficiency in oral French, the Ontario Teacher Education College provides in addition to the basic one-year course, an optional course which leads to a Certificate as Teacher of French to English-Speaking Pupils in Elementary Schools. (This course may be offered in 1975-76 by the colleges or faculties of education at the universities where the elementary teacher education program is offered.)

For admission requirements for elementary school teacher certification valid in French-language schools or classes, an applicant should write to the Admissions Officer at the School of Education, Laurentian University or the Faculty of Education, University of Ottawa.

Additional Documentation

In addition to the academic standing noted above, a person enrolling at a teachers' college in a program leading to teacher certification in Ontario is required to submit a birth certificate, proof of Canadian citizenship or landed immigrant status, evidence of negative tuberculin test or x-ray, and, in the case of a married woman a marriage certificate.

Students and Teachers from Other Jurisdictions

A student from another educational jurisdiction who is seeking admission to an Ontario teachers' college and who considers that he has an academic standing equivalent to the requirements for admission to one of the courses described above may submit his documents to the Education Records Branch, Ministry of Education, Mowat Block, Queen's Park, Toronto M7A 1L8, for evaluation of his academic eligibility for admission to a teachers' college.

A student from outside Ontario seeking admission to a university faculty or college of education should submit his documents to the Admissions Officer of the university.

A qualified teacher from an educational jurisdiction other than Ontario may write to the Education Records Branch, Ministry of Education, Mowat Block, Queen's Park, Toronto, Ontario M7A 1L8, for information regarding his eligibility for a Letter of Standing qualifying him to teach in an Ontario elementary or secondary school.

Secondary School Teachers

To become a teacher of academic subjects in a secondary school in Ontario, a candidate must have an approved university degree with standing in at least 15 full-credit academic courses beyond Grade 13, or equivalent, and must qualify for an Interim High School Assistant's Certificate, Type B, by successfully completing a teacher training course at an Ontario college of education or faculty of education.

Students who are interested in secondary school teaching as a career should seriously consider taking a four-year or honours program at university, leading to a Type A certificate, as specialists are in greater demand than three year graduates, and are more likely to qualify for admission to a college of education.

The basic academic certificate entitles the holder to teach any academic subjects in a secondary school from the ninth year to the thirteenth year of the school program. The subjects classified as academic include the following: agriculture, anthropology, anglais, art, biology, chemistry, computer science, drama, economics, English, French, German, home economics, Italian, Russian, Spanish, français, geography, geology, Greek, history, Latin, mathematics, music, political science, psychology, science, sociology and theatre arts.

Applications for Admission

An application form for admission to a college, faculty or school of education may be obtained from:

Ontario Teacher Education College — Hamilton,
1400 Main Street West,
Hamilton, Ontario, L8S 1C7.
Principal: R. H. Brayford
Telephone: (416) 528-7049

Ontario Teacher Education College — Toronto,
951 Carlaw Avenue,
Toronto, Ontario, M4K 3M2.
Principal: J. Bain
Telephone: (416) 461-6351

College of Education,
Brock University,
St. Catharines, Ontario, L2S 3A1.
Dean: S. H. Irvine
Telephone: (416) 682-6695

Faculty of Education,
Lakehead University,
Thunder Bay, Ontario.
Dean: J. T. Angus
Telephone: (807) 344-1071

School of Education,
Laurentian University,
Ramsey Lake Road,
Sudbury, Ontario.
Principal: J. Martineau
Telephone: (705) 674-2484

Faculty of Education,
Nipissing College,
Laurentian University,
Box 5002,
North Bay, Ontario, P1B 8L7.
Dean: A. J. Johnson
Telephone: (705) 474-5890

Faculty of Education,
Queen's University,
McArthur Hall,
Kingston, Ontario.
Dean: V. S. Ready
Telephone: (613) 547-3264

School of Education,
University of Ottawa,
1245 Kilborn Avenue,
Ottawa, Ontario, K1N 6N5.
Dean: L. P. Desjarlais
Telephone: (613) 231-3960

Faculty of Education,
University of Toronto,
317 Bloor Street West,
Toronto, Ontario, M5S 2R7.
Acting Dean: H. Barrett
Telephone: (416) 928-3222

Faculty of Education,
University of Western Ontario,
1137 Western Road,
London, Ontario, N6G 1G7.
Dean: E. Stabler
Telephone: (519) 679-3292

Faculty of Education,
University of Windsor,
600 Third Concession Road,
Windsor, Ontario, N9B 3P4.
Dean: A. S. Nease
Telephone: (519) 969-0520

Faculty of Education,
York University,
4700 Keele Street,
Downsview, Ontario.
Dean: R. Overing
Telephone: (416) 667-2100

Technical and Vocational Teachers

Teachers of technical or occupational (practical) subjects in the vocational or occupational classes of a secondary school must show evidence of at least Grade 12, or equivalent standing, and approved, practical wage-earning experience in a skilled trade directly related to the specialized subject fields. Candidates applying for admission to a college of education are required to pass an examination administered by the Director of Technical Proficiency Examinations, Queen's University.

Information

Detailed information about qualifications and courses, etc., may be obtained from the following sources:

The Director,
Technical and Industrial Arts Department,
The Faculty of Education,
University of Toronto,
371 Bloor Street West,
Toronto, Ontario M5S 2R7
or

The Associate Registrar,
Faculty of Education,
University of Western Ontario,
1137 Western Road,
London, Ontario.

or

The Director,
Technical Proficiency Evaluation for Colleges and Faculties of Education,
Queen's University,
Kingston, Ontario.

Those seeking qualification as commercial and business teachers should write to:

The Director,
Business Education Department,
Faculty of Education,
University of Toronto,
371 Bloor Street West,
Toronto, Ontario. M5S 2R7

Teachers of Special Subjects

In addition to the basic academic and vocational certificates valid in secondary schools, supplementary certificates are required for teaching of certain special subjects demanding specialized knowledge, training or experience. Examples of such subjects are art, commercial subjects, guidance, home economics, industrial arts, library, music and physical and health education. Information regarding qualifications for these certificates is available from *Teacher Evaluation and Certification Branch, Ministry of Education, Mowat Block, Queen's Park, Toronto, Ontario, M7A 1M7*.

REGISTERED NURSING EDUCATION IN ONTARIO

Nursing education programs leading to a diploma are available throughout the Province from colleges of applied arts and technology and from Ryerson Polytechnical Institute. Eight universities offer basic baccalaureate degrees in nursing. Practical experience is obtained in hospitals and community health agencies.

Courses

Colleges of applied arts and technology offer two year diploma programs. The university degree programs in nursing require four years to complete. Further information about the course given in a specific institution may be obtained from the college of applied arts and technology or university itself. A list of registered nursing programs is found under on page 70.

Admission requirements

The legal minimum requirements for admission to a registered nursing program at Ryerson or a community college in Ontario is an Ontario Secondary School Graduation Diploma, with successful standing in each of two different credit courses in science. The degree programs require an OSSHD with science options at the advanced level.

Many diploma programs also require standing in other subjects and a minimum percentage.

Secondary school students should check with their guidance counsellors for further details.

For further particulars contact the admissions officer at each CAAT or the Registrars at the specific universities

or:

College Affairs Branch,
Ontario Ministry of Colleges and Universities
9th floor, Mowat Block, Queen's Park,
800 Bay Street,
Toronto, Ontario M5S 1Y8

Student Awards

Nursing students are eligible for assistance on the basis of assessed need and actual education costs under the terms of the Ontario Student Assistance Program. Other sources of assistance are listed in the calendars of the individual institutions. Application is made to the student awards officer of the institution.

Annual Fees

Diploma programs charge tuition fees of \$250. For degree courses at the university level, the annual fees range from \$615-\$679.

Further Information

For specific information on any of the above topics and for other information in relation to registered nursing program write to the institution concerned. Schools of nursing are listed on page 70.

Nursing Assistant Training Centres

Training centres for nursing assistants are located throughout the Province, and are administered by the colleges of applied arts and technology, the Ministry of Colleges and Universities, and local hospitals. The graduate is qualified to write the provincial examination and if successful is registered as a Nursing Assistant under the Nurses Act, 1961-62. The course is 36 weeks in length, except for the part-time evening course which extends over a 12-month period. Further information is available from:

Officer in Charge,
Regional Nursing Assistant Schools,
College Affairs Branch,
Ministry of Colleges and Universities,
Mowat Block, Queen's Park,
Toronto, Ontario, M7A 1C6

COLLEGE OF ART

The Ontario College of Art is dedicated to teaching fine and applied art to students and teachers of art in Ontario. The program provides at the same time a liberal education and specialized artistic training. The college dates from 1922 when the original Grange Park building opened. Since then the premises of the college have expanded considerably with the most recent building opening in 1967. OCA is one of the best equipped colleges of its kind on the continent with modern studios, drafting rooms, workshops, lecture and exhibition galleries, kiln and foundry facilities, and two exterior sculpture courts.

For further information interested students should contact:

Miss Joanne Brabant, Registrar
Ontario College of Art,
100 McCaul Street,
Toronto, Ontario.
366-4977

Student Awards and Loans

A limited number of scholarships are available. Students may apply for financial assistance under the Ontario Student Assistance Program (see page 57).

COLLEGES OF AGRICULTURAL TECHNOLOGY

Colleges of agricultural technology offer courses in agricultural business management, animal health technology, and home economics. Year 4 is a basic requirement for admission to colleges of agricultural technology. Any of the following colleges can be contacted for specific information:

Principal
Centralia College of Agricultural Technology,
Huron Park Post Office,
Ontario.
(25 miles north of London, Ontario.)

Registrar
Kemptonville College of Agricultural Technology,
Kemptonville, Ontario.

Principal
New Liskeard College of Agricultural Technology,
New Liskeard, Ontario

Principal
Ridgetown College of Agricultural Technology,
Ridgetown, Ontario.

School of Horticulture,
Niagara Parks Commission
Niagara Falls, Ontario.

ACCOUNTANCY

For those interested in becoming accountants there are three programs for accountancy training in Ontario:

1. Certified General Accountant (Minimum entrance requirement: Year 4 or equivalent)

2. Registered Industrial Accountant (Minimum academic requirement: Year 4 graduation; students with post-secondary in equivalent subjects may enter at an advanced stage.)
3. Chartered Accountant (public accountant) (Basic admission requirement: university graduation).

Accountancy combines practical on-the-job training with part-time academic instruction at a college or university in such subjects as mathematics, cost accounting, business and statute law, statistics, audit and business management. Student salaries are at professional levels, depending on the number of years of experience and study. For specific information contact:

1. The Registrar,
Certified General Accountants Association of Ontario,
25 Adelaide Street East, 18th Floor,
Toronto, Ontario M5C 1Y6
366-6501
2. The Registrar or Society of Industrial Accountants
Society of Industrial Accountants of Ontario,
25 Adelaide Street East,
Room 1616,
Toronto, Ontario, M5C 1Y2. 154 Main Street East,
Hamilton, Ontario, L8N 1G9.
368-8191 525-4100
3. Director of Education
The Institute of Chartered Accountants of Ontario,
69 Bloor Street East,
Toronto, Ontario M4W 1B3
962-1841.

MEDICAL LABORATORY TECHNOLOGY SCHOOLS

Courses leading to certification as a medical laboratory technologist are of 20 to 24 months duration and may be taken in a hospital laboratory or in part at a regional school of medical technology or at a community college. Admission requirements are Year 5, including chemistry, a second science, and mathematics at this level. For detailed information contact:

Canadian Society of Laboratory Technologists,
165 Jackson Street East,
P.O. Box 830,
Hamilton, Ontario L8N 3N8
(416) 528-8642.

RADIOLOGICAL TECHNOLOGY

Courses in diagnostic radiography, radio therapy, and nuclear medicine are of 24 months duration and combine theory in an accredited training centre with practical hospital experience. On completion of training the student may write the certification examinations conducted by the Canadian Society of Radiological Technicians. Applicants must have a Secondary School Graduation Diploma with an average of 60% and including mathematics, chemistry, physics. Applicants must be in good health and have the maturity to work with sick and injured people. For further information, contact:

Mrs. M. E. Wastle,
Executive Director,
Ontario Society of Radiological Technologists,
Box 1054,
Brantford, Ontario.
(519) 753-6037.

CONTINUING EDUCATION

The term “continuing education” is used loosely here to refer to any sort of education pursued by persons who are working full-time for their living or who are not full-time students. Consequently almost all adult education takes place in evening hours. There are two basic categories of adult education:

1. Degree or diploma programs offered by extension departments of universities and colleges of applied arts and technology. A student studies in the evening, usually over a period of years, completing the courses leading to the desired degree or diploma. This is the same degree or diploma granted to full-time day students.
2. Courses offered and pursued for personal educational interest, self-improvement, or upgrading of knowledge in the student’s full-time occupation. Sometimes certificates are awarded at the successful completion of such courses.

The variety of courses available in most heavily populated areas is quite large. In most areas a good source of information on these courses is the local board of education, which sponsors its own courses. A list of local boards is found on page 70 of this book. Often the local public library is a good source of information about these courses.

For evening courses leading to a degree or diploma the individual universities and colleges of applied arts and technology should be contacted for information about specific programs. Most of these programs require early registration, so it is advisable to contact the desired school well in advance of the month of September—in the spring or by July at the latest. A list of colleges of applied arts and technology and universities is found on page 70 of this book. Ask for the extension department.

For help in planning a program of adult education, the student can contact one of the organizations listed on page 70 which have educational counsellors and are equipped to advise in such matters.

ONTARIO MINISTRY OF EDUCATION

The Ontario Ministry of Education offers a number of educational services to supplement and complement the educational institutions of the Province. These services are listed below.

EVALUATION OF EDUCATIONAL DOCUMENTS

The Ontario Ministry of Education will evaluate free of charge the educational documents of those who are educated outside Ontario. This service is mainly used by employers and smaller educational institutions. Larger colleges and universities are usually equipped to do their own evaluation of educational documents. Persons who need to have their educational documents interpreted in terms of the Ontario education system should contact the Information Systems and Records Branch, Ministry of Education, Mowat Block, Queen’s Park, Toronto (965-1357). For free translation services, Ministry of Culture and Recreation, Room M1-50, Macdonald Block, Queen’s Park, Toronto.

LEGISLATIVE GRANTS

One of the most important responsibilities of the Ministry is the calculation and distribution of the legislative grants from the Provincial Treasury for schools. These amounted to more than 1¼ billion dollars in 1973, a sum equal to about 60 per cent of the total annual cost per pupil in public-supported elementary and secondary schools in Ontario. The school grants are paid directly to school boards, and are used in helping to meet the cost of instruction, student transportation to central schools, school building and renovation costs and administration, among other expenditures.

CURRICULUM GUIDELINES

The educational program in the schools is no longer imposed by the Ministry of Education in detailed courses of study, as was the case for many years. Instead, the Curriculum Development Branch of the Ministry prepares curriculum guidelines, explaining in general terms the objectives of the various courses and containing lists of references (books, movies and other learning materials) to assist teachers to devise their own courses, in collaboration with principals and Ministry specialists in regional offices of the Ministry. There are about 150 guidelines extant, and these are under constant and systematic revision, to improve them, and keep them up to date.

CORRESPONDENCE COURSES

The purpose of this program is to extend the free education system of the Province to include any Ontario adult or child who is unable to attend school, even if he is temporarily domiciled outside the Province.

Courses are available to eligible students for all grades from 1 to 13. There are courses (English and bilingual) covering the elementary school program for children from Grade 1 to Grade 8, special courses for adults at the Grade 7

and Grade 8 levels, and academic and commercial secondary school courses for grades 9 to 13. The wide range of secondary school courses offered enables students to complete the requirements for diplomas or statements of standing at all grade levels. The secondary school program is so flexible that an eligible adult student may be enrolled in a single subject for one grade, e.g., Grade 11 geology, or enrolled for a group of different subjects at different grade levels, e.g. Grade 11 English, Grade 12 mathematics, and Grade 13 français, or enrolled for all the required subjects for one grade e.g., Grade 10. Adult students may enrol at any time of the year, including the months of July and August and proceed at their own rate throughout the year. Theoretical courses for tradesmen in auto mechanics, carpentry, machine shop practice, and radio theory are available for a fee of \$10.00 per course.

Lessons are provided, assignments are corrected, all necessary materials and scientific equipment are supplied, and postage is prepaid at no cost to the student. Textbooks are lent to all students enrolled in grades 1 to 12.

Correspondence courses are available to persons residing in Ontario and Ontario residents temporarily domiciled outside the Province. A child, a person 6 to 16 years old, who is unable to attend school is eligible for enrolment. An adult, a person over 16, who is not registered at a regular day school or at a private school is eligible for enrolment.

For more detailed and specific information, the Correspondence Courses Section of the Ministry of Education has a booklet called "Correspondence Courses" which can be obtained, along with further information, by contacting *Correspondence Courses, Ministry of Education, 909 Yonge Street, Toronto, Ontario M4W 3G2. (Telephone 965-2657.)*

DUPLICATE CERTIFICATES AND DIPLOMAS

Duplicate academic certificates and diplomas which were originally issued by the Ontario Department (or Ministry) of Education may be obtained for a small fee. These are sometimes required to provide proof of academic qualifications for some jobs. Elderly persons can often obtain proof of age from old High School Entrance Examination records. (This examination was discontinued in 1950). Persons seeking transcripts of academic records or certificates should write in the first instance to *Student Records, Education Records Branch, Ministry of Education, 19th Floor, Mowat Block, Queen's Park, Toronto*. There will be a form to fill out. A small charge is made.

PROGRAMS IN SPECIAL EDUCATION

Apart from the general availability of courses of study in elementary and secondary schools, the Ministry of Education provides extensive assistance in developing programs for children who are physically, mentally and perceptually handicapped, including the emotionally disturbed and those suffering from partial sight, blindness, deafness and many other disabilities. (See page 70.)

SCHOOLS FOR THE BLIND AND THE DEAF

Most of the programs are offered by school boards, but the Ministry also operates a school for the blind, at Brantford, and three schools for the deaf, at Belleville, Milton and London, Ontario. These are open to both day and residential pupils, and are resource centres for local school programs in their fields. The Metropolitan Toronto School Board also operates a day school for deaf children.

CULTURAL AND EDUCATIONAL EXCHANGE

An extensive program for broadening the cultural horizons of Ontario young people is conducted by the Ontario Ministry of Education. Programs fostering travel, language experiences in either French or English, and other cultural and educational opportunities are financed. Application for information may be made to the *Director, Educational Exchange and Special Projects Branch, Ministry of Education, 15th Floor, Mowat Block, Queen's Park, Toronto*.

CLASSES IN ENGLISH AS A SECOND LANGUAGE

English language classes for adult newcomers to Ontario are provided by school boards, church groups, voluntary organizations, and colleges of applied arts and technology. In this book the classes are grouped under the following headings:

1. Canada Manpower sponsored classes (with living allowance)
2. Day classes
3. Classes for mothers with pre-school children
4. Evening classes
5. English for provisional tradesmen
6. Classes in preparation for Michigan Test
7. University Extension Classes

Detailed information about these seven types of English classes for immigrants follows. The Ontario Citizenship Branch each year compiles a directory of all English classes offered in the Province. To obtain this booklet contact:

Ontario Citizenship Branch
400 University Avenue, 24th Floor
Toronto, Ontario
965-4331.

ONTARIO CITIZENSHIP BRANCH

The Citizenship Branch acts as a resource centre for English as a second language teachers. For a summary of resources and publications available see page xix or contact the Branch at the above address.

CANADA MANPOWER SPONSORED CLASSES

These classes are offered on a full-time basis to those immigrants who need to upgrade their proficiency in English to get a job or keep their present job. Many immigrants may qualify for a living allowance while they are taking these classes. See page 21 in the section on employment for details on how to qualify for this program.

Most community colleges offer English classes under the Canada Manpower Retraining Program. In order to receive the living allowance and free tuition the immigrant has to be recommended and referred by one of the Canada Manpower Centres, but it is sometimes possible to enrol in one of these courses by going directly to the institution offering the classes and paying a fee of \$5.00 per week.

DAY CLASSES FOR ANY IMMIGRANT

Both men and women can register in these classes by going directly to the location of the class in question. Some municipalities do not have day classes. Immigrants may be able to enrol independently in the day classes offered under the Canada Manpower program described above, if there is space. In this case they would have to pay the fee for these classes.

CLASSES FOR MOTHERS WITH PRESCHOOL CHILDREN

These classes offer day-cay centres for mothers with preschool children who want to learn English.

EVENING CLASSES

These classes can be taken by any adult immigrant. Generally they are operated 2 evenings a week, 2 hours per evening, primarily by local boards of education, also some community colleges.

ENGLISH FOR PROVISIONAL TRADESMEN

This course, sponsored by the Manpower Training Branch of the Ontario Ministry of Colleges and Universities and administered by George Brown College, is intended for tradesmen who have applied for trade certification from the Manpower Training Branch but do not have a sufficient grasp of English to successfully take the examination for trade certification. (Regarding trade certification see page 23 of this booklet.) These classes are given three evenings a week from 7:30 to 10:00 and consist of two phases. The first phase is basic instruction in English to upgrade the tradesman's command of basic written English. On successful completion of this phase, the tradesman enters the second phase, trade terminology. This phase of the course consists of classes in which the language of the particular trade is taught. Special materials are used for each trade.

These classes are given in the evening so that the tradesman can continue working while taking the course. There is no fee to the tradesman who takes this course. For more specific information and to apply for this course the tradesman should contact the Manpower Training Branch address on page 70.

MICHIGAN TEST PREPARATION CLASSES

The Michigan Test is used by many universities and colleges throughout North America to determine if non-native speakers of English have a sufficient command of English to study in a university. Schools that offer special courses designed to prepare a student for the Michigan Test are listed on page 70.

ENGLISH CLASSES AT UNIVERSITIES

Universities often offer classes at a fairly advanced level for people whose mother tongue is not English. There is normally a fairly substantial fee involved. See page 70, for a list of these classes.

COUNSELLING CENTRES

A number of organizations offer educational counselling; their counsellors can often help immigrants take advantage of the many types of education available in Ontario. These counselling centres are listed on page 70.

HOUSING

FINANCING A HOUSE

The decision to buy a house probably involves the largest single financial investment most families will ever make. It takes thorough planning and consideration to ensure that the house is in sound condition, well suited to the family needs and properly sited in the community.

One of the most important factors to consider before purchase is financing the home. The down payment must be kept within the buyer's financial means, and the monthly payments on the mortgage and other continuing charges such as heat, electricity, taxes and maintenance have to be covered comfortably by the purchaser.

If a new home buyer has any questions, he should contact Central Mortgage and Housing Corporation, the Federal Government agency responsible for administering the National Housing Act. Local CMHC offices are listed on page 83. CMHC offers prospective home buyers ideas on house designs, location and financing, what terms to expect from private lenders, and invaluable advice on all the many problems that come with buying a house. Helpful pamphlets on home-buying and building are also available free of charge from any CMHC office.

A careful analysis of one's ability to meet all the costs involved in home-ownership will do much to ensure happiness in the new home. It is essential that the services of a lawyer be obtained to ensure a successful business transaction. The lawyer should be consulted before any document is signed or monies paid, to protect the buyer's interests and to avoid future misunderstandings with the builder or the mortgage company. A buyer should not use the same lawyer as the seller.

If the buyer applies for a loan with the intention of having his house built on contract, the arrangements should always include a written agreement with the builder. This contract should detail such items as the work to be done by the builder, the date it is to be completed, the plans and specifications to be followed in the performance of the work, the price to be paid, and the times at which payments are to be made.

Sound mortgage borrowing encompasses four main items: first, the largest down payment possible that will still leave a reserve fund for emergencies; second, the lowest interest rate that can be found; third, the mortgage extended over the most reasonable period obtainable; and fourth, the right to pay off all or part of the mortgage with the least penalty. However, the buyer may want to sell the house before the loan is paid off. In this case a minimum down payment is wise, since it would be easier to find a purchaser.

NATIONAL HOUSING ACT LOANS

NHA loans are usually obtained from approved lenders. These are private companies such as the chartered banks, life insurance companies and trust and loan companies authorized by the Federal Government to lend under NHA terms. A list of these companies is available from any local CMHC office.

In areas not served by approved lenders, borrowers may apply to the local CMHC office for a direct loan from Federal Government funds. However, prospective borrowers should not assume that approved-lender or CMHC-loans are always available. A prospective buyer should not commit himself to buying a house until he has confirmed that a mortgage is really available to him.

Approved lenders may refuse a loan simply because the borrower cannot afford to carry the mortgage on open market terms and still have money available for essential food, clothing and recreational costs. In cases like this under such programs as its Assisted Home Ownership Program, CMHC can help, through lowered interest rates and longer terms, to bring monthly repayments to a more acceptable level. Information on Federal assistance regarding housing for disadvantaged groups can be obtained from any CMHC office.

Before the Corporation considers a direct loan application the applicant must provide written evidence that he has been unable to obtain NHA assistance from at least two private companies.

Loan Maximum

The maximum loan amount is determined from the 'lending value' of the house. Lending value, which is established by CMHC, is not necessarily equal to the actual purchase price. It is determined from the plans and specifications submitted with the loan application and a knowledge of construction and other costs in the area where the house is to be built.

The loan may be as high as 95 per cent of the first \$31,580.00 of lending value plus 75% of the balance up to the maximum established by the corporation on a local and regional basis. These terms apply to both new and existing houses.

Annual Income

Payments made during the year on the loan principal, interest, and municipal taxes should not exceed 30 per cent of the borrower's gross family income. In calculating what this is, the lender may include up to 100 per cent of the spouse's income.

Cash Requirements

The borrower will have to provide the difference between the NHA-loan and the total cost of his house and lot. If the building is already owned its value will reduce the cash requirements, as will the value of any "do-it-yourself" labour.

Second Mortgages

Where the amount negotiated in the first mortgage is insufficient to cover the purchase price, the borrower may go to an alternative source to cover any amount needed beyond the first mortgage. In most cases a second mortgage is taken up and generally for less money than a first mortgage, for a shorter term, and at a higher interest rate.

There is a definite place for second mortgages in the housing field, but great caution should be exercised when negotiating them. The borrower should deal with a reputable financial institution and, in all cases, engage a lawyer who has no connection with the second mortgage lender before signing any papers or documents.

Interest Rate

The interest rate for first and second mortgage loans is determined by the lender. Often their rates may differ. Shopping around will get the most advantageous rate.

Taxes

Under NHA arrangements, monthly repayment to the lender includes an amount equal to one-twelfth the estimated annual property taxes. Usually when an owner receives his tax bill from the municipality he sends it to his lender for payment but some lenders arrange with the municipality to have tax bills sent directly to them for payment and then mail the receipted bill to the homeowner. This method of tax payment relieves the borrower from having to make a lump sum payment for taxes.

While his tax instalments are being held by the lender, he will receive interest on these amounts. The monthly amounts collected are based on an estimate of the borrower's taxes for the year ahead. Where taxes prove to be higher or lower than the estimated amount, the lender may adjust the tax portion of the borrower's monthly payment accordingly.

Repayment of Loan

NHA loans are usually arranged for a period of 25 years but, under certain circumstances as, for example, the Assisted Home Ownership Program, the term may be extended to as long as 40 years.

In some instances, the mortgage payments and interest rate are constant for the entire life of the mortgage. In other cases, the borrower and the lender may agree to an interest rate for a minimum five-year-period. At the end of the term, and any subsequent period, the interest rate is renegotiated by mutual agreement between the borrower and lender.

During the agreed period, loans are repaid in equal monthly instalments which include payment of interest, loan principal, and one-twelfth of the estimated municipal taxes.

Prepayment of Loans

After 36 regular monthly payments all or part of the balance owing on the loan may be paid off. At the time of the 12th and 24th payments a prepayment of not more than 10 per cent of the original loan amount may be made.

Whenever prepayments are made the lender may ask for a three months' interest bonus on the amount paid off in advance.

Application for Loan

An NHA loan for a new home cannot be made if work has gone beyond the first floor joist (including sub-floor) stage of construction for one- and two-unit houses or beyond the bare excavation stage for dwellings of more than two units.

Application should be made to one of the approved lenders. If the lenders approached are not making loans at the time, application may then be made to the nearest office of CMHC.

The application must be on the CMHC form "Application for Loan Under the National Housing Act, 1954", which must be filled out in triplicate.

Completion of the form will require:

1. Full details of the lot the applicant owns or plans to purchase.
2. Plans and specifications for the applicant's house.
3. A breakdown of the overall cost and proposed financial arrangements.

If the lender wishes to make the loan, copies of the application form and other documents will be sent to CMHC. The Corporation will then establish the lending value of the loan applicant's proposed house and advise the lender the maximum amount of loan which can be insured under the Act.

Application Fee

An application fee of \$35 must accompany the application to the lender. If the loan is not approved, the fee will be refunded. It will also be returned, if requested within 30 days, if the amount of loan approved is smaller or the term shorter than applied for and the borrower wishes to cancel his application.

Mortgage Insurance Fee

Approved lenders are insured against loss on NHA loans through the operation of a mortgage insurance fund established under authority of the Act. The fee for this insurance is paid by the borrower. This insurance does not protect the borrower in any way and *is not to be confused with separate life insurance providing for payment of the mortgage in the event of the borrower's injury or death*. Loans made by Central Mortgage and Housing Corporation are also insured under this arrangement.

Payment of this fee does not require an additional amount of cash on the part of the borrower. The fee is added to the amount of loan approved and is repaid as part of the regular monthly payments to the lender.

Other Charges

There are other expenditures which must be met by the borrower in arranging the loan. The approved lender may deduct from the loan or bill the borrower for costs incurred in:

1. Obtaining a surveyor's certificate or its equivalent showing the location of the borrower's house on the lot;
2. Legal work performed for the lender in searching the title to the property; preparing the mortgage; and sub-searches of title necessary for loan advances.

In addition the borrower will be required to pay the accumulated interest on mortgage advances made during construction.

Inspections and Purchaser Protection

While the house is being built, Central Mortgage and Housing Corporation will make a number of inspections of its construction. These are not full architectural or engineering inspections. They are made to protect the investment of the lender by ensuring that the house is built in reasonable conformity with the plans and specifications and the housing standards prescribed by CMHC. They also serve to check construction progress for the purpose of loan advances.

Only by making his own arrangements to have some independent person experienced in building examine his home can the borrower be certain it is being constructed exactly as set out in the contract with his builder.

A reputable builder is the best guarantee of a well-constructed house. Some builders offer a written guarantee, usually for a year, on the homes they construct.

If a builder of an NHA-financed house goes bankrupt or becomes insolvent before completing a house which he has sold, Central Mortgage and Housing Corporation has authority to pay the buyer the funds necessary for completion of the house.

Buying from a Builder

Mortgage loans are also made available under the National Housing Act to builders constructing houses for sale.

The builder arranges for the loan and constructs the house which is then offered for sale. The buyer makes a down payment to the builder and assumes responsibility for repayment of the mortgage.

Prospective buyers can obtain useful information about houses under construction which are for sale from the local Home Builders' Association, which twice a year prints a booklet called "Houses for Sale" listing many of the houses being built in the area and their locations. The Association also provides a list of reputable builders for those who want to have a house custom built to their preference. For further information see page 83.

Whether the borrower builds or buys his new home the financing terms and conditions will be the same.

If he wishes to purchase a ready-built new house, he will ask to complete the CMHC form "Application to Assume Mortgage". This form is submitted to the approved lender and enables the lending company to determine

whether NHA requirements are being met. If the application is accepted, the purchase of the house may then be completed.

The down payment the borrower will be required to make will be the difference between the amount of loan approved and the actual selling price of the house. The minimum cash requirement is 5 per cent of the selling price.

TIPS FOR NEW HOME OWNERS

The services of a lawyer are essential to ensure a successful business transaction. He should be consulted before any document is signed or monies paid.

Before accepting any plan or offer of second mortgage financing, consult a lawyer or the mortgage lender.

Check the local municipal office regarding zoning regulations, improvement taxes and municipal services such as public transportation and garbage collection.

If buying a house before it has been completed, arrange with the builder for a definite date of occupancy.

The final payment should not be made to the builder of the house until it has been fully completed and is free from possible liens.

When planning to buy an existing house it is advisable to go to a real estate agent. He maintains lists of houses for sale and handles the transactions between the buyer and the seller. Real estate agents are listed in the yellow pages of the telephone directory under the heading "Real Estate Agents", or the local Real Estate Board (address on page 83) could be contacted for a list of its member agents. (Real Estate Boards do not always register every real estate agent, since membership is voluntary).

PROVINCIAL-ASSISTED HOUSING

THE ONTARIO MINISTRY OF HOUSING

The direction and co-ordination of all provincial efforts toward meeting the needs of present and future housing is looked after by this ministry. Two broad programs are of prime interest to newcomers: the provision of low-cost rental housing for families and senior citizens, and the production of new houses offered for sale at below-market prices. Both of these are available to persons and families of low or moderate income after one year's residency in the municipality where the housing is located.

Supporting these two broad programs are several others, which include the purchase and servicing of raw land, various financial arrangements with builders, developers and landlords, and liaison with municipalities both in the encouragement of planned development and the creation and management of rental units.

The ministry is also concerned with housing in the broadest sense—the rehabilitation of older houses, increasing the supply of new houses, encouraging town and sub-division planning, and making, analyzing and monitoring housing policies and programs.

Ontario Housing Corporation

This Crown Agency is the largest division of the ministry and, among other things, looks after both rental housing for those of low income, and the creation of less-expensive new houses sold to those of modest income.

Home Ownership

The Home Ownership Made Easy (H.O.M.E.) Plan makes it possible for many families to buy their own houses. These are well built but without excessive frills. Costs are kept low by below-market mortgage interest rates arranged through Ontario Mortgage Corporation. A further reduction in costs results from the land not having to be purchased; only the house is purchased, and the lot on which it stands is leased from OHC.

OHC buys land for such developments and contracts to have it serviced and divided into lots. Approved builders then construct the houses with funds provided by Ontario Mortgage Corporation, to sell at prices within the guidelines set by OHC.

Buyers must meet these qualifications: they must be a family unit and occupy the house as a family; applicants for the houses must have resided in Ontario at least one year; maximum income is \$14,500 a year if there is one wage earner, \$17,000 if there are two wage earners in the family; the yearly cost of taxes, lot rent, interest and principal on the mortgage must not exceed 30 per cent of that family's annual income; and the family must be financially responsible and be able to meet the minimum downpayment of five per cent of the selling price of the house.

Buyers who meet these qualifications are sometimes chosen through public lotteries held from time to time as new developments are opened up. The homeowner makes his mortgage payments to Ontario Mortgage Corporation each month, together with ground rent payments and municipal taxes.

The lot can be purchased after five years at the going market rate, should this be desired.

For further information, contact Ontario Housing Corporation at 101 Bloor Street West, Toronto M5B 1P8, telephone 965-9838.

Condominium construction is encouraged by OHC. A condominium is an apartment building or row of town houses in which the individual dwelling units are owned by the families living in them. The cost of services and amenities such as driveways, elevators, laundry rooms, parking space, part areas, heating, water and sewer systems, long and short term maintenance and management—are shared by the individual owners. A board of directors, chosen from among the owners, governs the overall operation.

The advantage of condominiums is the cost; providing services and land is cheaper when many dwelling units are combined in one building or row of houses, and this saving is passed on to the buyers of the individual units.

To further reduce costs, some new condominiums are expected to be built on land that is leased. In this way the cost of the land will not be included in the original purchase price of the condominium building, or in the down payment.

Rents Geared to Income (families and senior citizens)

OHC operates various programs that provide rental accommodation for families and senior citizens who are charged rents based on what they can reasonably afford. The accommodation takes many forms—as houses or apartments, some located in special development projects and others that are integrated into neighbourhoods and private apartment buildings.

In smaller communities OHC usually offers semi-detached or town houses for families, and small apartment buildings for senior citizens; in larger centres apartment buildings are more common.

Residency in the municipality for at least a year is usually required. (In a few cases several towns are served by one or two building projects, in which case the one-year rule usually applies to residents of any of the towns participating.)

Selection is based on need; the applicants are judged in their locality on a point-rating system which takes into account income, family size, and the suitability of the existing accommodation.

Operating losses at OHC—provided rental units (due to the rents charged being based on the occupants' income and not on the value of the accommodation) are subsidized by three governments: federal (50 per cent); provincial (42½ per cent) and municipal (7½ per cent). When OHC builds or buys rental accommodation, it borrows the money from the Ontario government (10 per cent) and from the federal government (90 per cent), which is repaid with interest. OHC pays grants to municipalities equal to the taxes on the properties it owns.

OHC cannot impose public housing on a municipality. It is up to the local council to invite OHC to evaluate housing needs, and the council may accept or reject OHC's recommendations.

Where OHC or the local housing authority has placed tenants in privately-owned apartment buildings or houses, the tenant pays his agreed share of the rent directly to the landlord. The balance of the rent—the difference between the reduced rent paid by the tenant and the full rent sought by the landlord—is paid directly to the landlord by OHC.

Families

Accommodation generally consists of town houses and apartments, although some single or semi-detached houses are also available.

Any resident of a municipality may apply for housing; there are no income limitations. Allocation, however, is based on actual housing need.

If members of a family are forced to live apart through lack of proper housing, if a health condition is aggravated by the applicant's existing housing, or if a family is forced to vacate its home through no fault of its own—then additional priority is awarded the application.

Accommodation ranges up to five bedrooms in size and is provided on the basis of family size. Rents are based on family income regardless of the number of bedrooms needed.

In 40 municipalities, housing is managed by a local housing authority which maintains waiting lists and makes placements based on priority. In other communities—including Metropolitan Toronto—OHC looks after the management, waiting lists and placement of families. Full details of where and how to apply are available from the Family Housing Registry office at 101 Bloor St. W., Toronto M5S 1P8—or from local housing authorities or managers—see page 83.

The housing is allotted to those with the greatest number of points when accommodation suitable to the applicant becomes available. Some applicants are prepared to accept a suitably-sized unit anywhere in the municipality,

while others state a preference for a certain area. Still others specify a particular building or neighbourhood, but by so doing they reduce their chances of being housed, as they must then await a vacancy in that particular place.

The waiting period depends on the applicant's circumstances, not the date of application, and upon the availability of housing units. These become available in two ways: when new units are constructed or obtained from private landlords, or when families occupying existing OHC accommodation move out.

Applicants can assist OHC or local housing authorities by keeping them informed of any changes in circumstances—see page 83 for address. For example, if there is a reduction in the applicant's income, this may affect the number of points he is entitled to have and should be reported as soon as possible. Changes in the applicant's address should also be reported, of course.

Senior Citizens

Housing is open to persons 60 years of age and over who are capable of looking after their daily needs. Some bachelor apartments are offered by most senior citizen housing consists of one-bedroom units.

Metropolitan Toronto is responsible for its own senior citizen housing and applications are accepted at City Hall.

Rent for senior citizen housing, which includes charges for heat, electricity, water, appliances and other services, averages less than \$50 a month.

When computing the rent for senior citizens, OHC takes into consideration income from employment, pensions, investments and other sources of income.

Application can be made through the local housing authority, OHC Office or municipal department of social services, see page 83 for address.

TENANT AND LANDLORD RELATIONS

THE LANDLORD AND TENANT ACT

The following information is taken from a pamphlet produced jointly by the Metro Tenants Association and the Social Planning Council of Metropolitan Toronto. The pamphlet is entitled "A Guide to the Landlord and Tenant Act" and translates the recent revision of the Landlord and Tenant Act into language everyone can understand. The pamphlet is available at 25¢ a copy from the Social Planning Council, 185 Bloor Street East, 3rd Floor, Toronto M4W 3J3, 961-9831. Italian and Portuguese translations are free. Some of the explanations given here are greatly simplified and it is recommended that, in serious matters, a lawyer be consulted before action is taken.

The Landlord & Tenant Advisory Bureau

As an aid in making the new law effective, the Act permits municipalities to set up Landlord and Tenant Advisory Bureaux. It is intended that such bureaux be available to give advice and mediate disputes between landlords and tenants and to provide information on tenancy matters. It is, however, up to each individual municipality to set up such a bureau and persons with such problems should consult their local municipal offices to see if one has been set up in their area. In some areas a Bureau has been established. (See page 83.)

The Lease

The most important thing to remember in any tenancy is that the relationship between the landlord and the tenant is governed by the lease, if there is one. The lease contains a set of terms which are agreed to by both parties for the entire term of the lease. No terms may be changed by either party during this period and quite often there is a provision for an automatic renewal at the end unless notice is given. There is no obligation on a landlord to provide items which are not set out in the lease such as, for example, a swimming pool or a sauna.

It is commonly thought that a person under 18 is not bound by the terms of a lease that he signs. However, in most cases this is not true. A minor is bound by the terms of any contract which provides for a "necessary" item such as food, clothes or living accommodation.

Leases in the past have often contained a clause by which the tenant waived his rights to any protective legislation. Under the new Landlord and Tenant Act such clauses are no longer of any effect and their inclusion in the lease is meaningless. The provisions of the Act apply regardless of the lease, unless a specific provision provides that the tenant may waive that provision.

Many leases contain a clause by which the tenant gives up his right to sue the landlord for damage or injury to himself, his family or his property. The new legislation does not cover such clauses and they may be legally binding in

some situations. Tenants should try to have such clauses deleted from the lease before it is signed, but if a problem does occur a lawyer should be consulted.

One method by which the landlord can alter a provision during the term of the lease is by the tax or rent "escalation clause." This usually provides that if costs or taxes rise during the period, the tenant will pay extra rent. Landlords rarely volunteer to lower rents if costs go down and some make it a practice to charge more than the actual tax increase. Tax rates can be checked at your municipal offices. (See page 83.)

It should be obvious that no tenant should sign a lease without having read it and being sure that he understands it. Although the lease is offered in a standard printed form, a tenant who does not like a certain clause can ask to have it struck out. Whether a landlord will agree will depend on how much he wants a tenant at that time. Provisions which are now outlawed should not appear in the lease and there should be no objection to having these deleted. Tenants are advised not to sign an "Offer to Lease" until they have read the actual lease carefully, because the "Offer to Lease" usually binds the tenant to signing a lease. It is hoped that the government will soon produce a standard form lease which will be used in all tenancies and which will spell out, clearly and simply, the obligations of both parties in accordance with the law.

A landlord must deliver a copy of the lease to the tenant within 21 days of its being signed or renewed. If he does not, the obligations of the tenant (including the obligation to pay rent) cease.

Written leases may be either for a certain "term" (i.e. February 1, 1975, to January 31, 1976) or for a certain "period" (i.e., weekly, monthly or yearly). The former terminate automatically at the end of the term unless the lease makes some other provision, but the latter type continue indefinitely until someone gives notice to terminate it. This distinction can be quite important.

Where there is no written lease, an oral one is usually implied. The term conforms to the periods from which rent is paid, i.e., weekly, monthly or yearly. Under this type of arrangement, the landlord is obligated to give possession of the premises and the tenant is obligated to pay rent until the lease is terminated by proper notice. *All the provisions of the Act apply.*

Security Deposits

A landlord is required, within 15 days of the end or renewal of the lease, to return the deposit in full. If he wishes to make any deductions, he must have either a Court Order or the consent in writing of the tenant. If this provision is breached, a tenant can lay a charge against the landlord. If convicted, the landlord faces a \$1,000 fine and can be ordered to return the security deposit. A landlord must also pay 6% interest on the money held as a security deposit from January 1, 1970. This interest must be paid out each year and held until the end of the lease.

Landlords are not permitted to demand a security deposit for damage. They are, however, allowed to require a deposit of up to the amount of one month's rent but this money must be credited against the rent for the last month immediately preceding the termination of the lease. It cannot be used for repairs or to cover arrears of rent for any other month. The fact that the owner goes bankrupt or sells the building has no effect on this. Six per cent interest, payable each year, is also required on the deposit.

Post-dated cheques cannot be required for the rent.

Whether a pre-payment of rent can be demanded for monthly or weekly tenancies is open to some doubt since such tenancies are only for one month or less.

The Act is silent as to whether the provisions also prohibit the deposit which some landlords require when the tenants sign the Offer to Lease. This deposit is intended only to insure that the tenant will in fact sign the actual lease and the amount should be credited against the rent when he does so. If any problems arise over a deposit it is best to consult a lawyer.

Distress

"Distress" is the right given to a landlord to "distrain," or seize without a Court Order, the furniture and goods of a tenant who is 15 days behind in his rent. This right was abolished in 1970. Tenants who are on leases signed before January 1, 1970, are still subject to distress until their lease is terminated or renewed. Monthly tenancies are already exempt.

The law relating to distress appears in the old part of the Landlord and Tenant Act and is too complex to attempt to explain here. One thing, however, is clear—a landlord cannot lock a tenant out and at the same time seize his furniture. This procedure is clearly illegal and would now also amount to an unlawful eviction.

Although it is not required, many landlords give three days' notice before distraining. If the tenant pays the overdue rent at this time, he cannot be charged for the bailiff's fees.

Subletting

The legislation sets out clearly and specifically that a tenant, other than one in public housing, does have the right to sublet his apartment. The landlord may, however, require in the lease that his consent to the new tenant be obtained. Such consent may not be withheld arbitrarily. *Subletting fees have now been outlawed and the landlord may only charge his actual expenses which in most cases should be minimal.* An itemized list of these should be requested before payment.

Tenants should note that to qualify under these provisions the tenant must find his own sub-tenant and make the arrangements personally with him. The original tenant is still bound by the terms of his lease and may be liable if the new tenant defaults in paying the rent or causes damage. Many landlords may, however, wish to cancel the original lease and enter into a new one with the new tenant, in order to protect themselves. If it is the tenant who wishes to have the lease cancelled, the arrangement is not covered by the Act and there is no limitation on the fee the landlord may charge.

Disputes related to subletting may be submitted to a County Court Judge on summary application.

Privacy

Tenants have now been guaranteed the right to privacy in their own apartments. Except in cases of emergency, neither a landlord nor a superintendent may enter the rented premises without giving 24 hours' written notice of the time and the reason for entry. The specified time must be during daylight hours. The only exceptions are where the lease specifically provides that the landlord has a right to show the apartment at certain hours to prospective new tenants, or where the tenant gives his consent at the time of entry. This consent cannot be a general consent provided for in the lease.

It is now an offence for a landlord to stop political canvassers from coming through the building, but there are no prohibitions on restricting cleaners, milkmen and breadmen by giving a monopoly to certain tradesmen. However, a landlord can only stop a tradesman actually called to the building by a tenant if there is a provision to this effect in the lease.

Neither the landlord nor the tenant can alter the lock on any door giving entrance to the premises without the consent of the other.

A \$1,000 fine is provided for breach of the provisions regarding locks and political canvassers, but not for invading the privacy of the tenant. Presumably, however, a landlord who entered an apartment without permission would be guilty of trespassing.

Repairs

The landlord is obliged by law to repair damage to the rented premises. Unfortunately, this provision does not cover leases entered into before 1970 until they come up for renewal.

By the terms of the legislation, a landlord must not only provide, but also maintain, the rented premises in a good state of repair and fit for habitation during the tenancy. In addition, the landlord must comply with all health and safety standards, including any housing standards required by law. It is irrelevant that the premises were in a bad state of repair at the time the tenant moved in.

The tenant's responsibility now extends only to ordinary cleanliness of the premises and to the repair of any damage caused wilfully or negligently by the tenant, his family or his guests. The tenant's obligations are more along the lines of good housekeeping.

Special provisions are set out for the enforcement of these responsibilities by either the landlord or the tenant. If the disrepair is so bad that the premises are unfit for habitation, the tenant is permitted to apply to County Court for an order terminating the tenancy. In most cases, however, the landlord should be notified of the need for repairs and given a reasonable time in which to perform them. If this produces no results, the tenant may then apply to the Court for an order that the landlord repair the damage. If the repairs are urgent, the tenant may have them done immediately and deduct the cost from the rent. This latter procedure, however, may be hazardous if the landlord objects and the Court later rules that the repairs were not required or were more expensive than was necessary.

Even though it is allowed by law, there is some doubt whether a tenant is justified in withholding all his rent due to disrepair of the premises unless the landlord has specifically promised to repair in the lease. On the other hand, it is possible that if a tenant does apply to the Court for authority to repair, the judge may also grant a rent reduction for the period during which the premises were not in proper shape.

Contract Law

For many years leases came under the antiquated provisions of Land Law rather than the more modern Contract Law. The present legislation has changed most of this.

For instance, the clause appearing in many leases which provided that all or a substantial portion of the rent for the entire term became due if the tenant was late in paying the rent or breached any provision in the lease cannot now be enforced if the tenant is able within a reasonable time to pay up the arrears along with the collection expenses of the landlord.

Previously, the law provided that even if the landlord failed to live up to his obligations the tenant was still bound to pay rent. This meant that no matter how bad things got the tenant could not get out of the lease. Under the existing law a tenant is justified in withholding his rent if the landlord breaks a "material covenant" in the lease. A landlord cannot sue for this rent until he lives up to his side of the bargain.

"Material covenants" are essential promises and include such things as the landlord's obligation to provide adequate heat, proper repairs and "quiet enjoyment." The latter is a technical term which has little to do with noise and nothing to do with other tenants. It is the promise implied in every lease that the landlord will permit the tenant to occupy the premises during the term of the lease.

It should be noted, however, that minor deficiencies in these areas will not be enough to justify the tenant in withholding his rent. The problem must be so serious that the tenant is almost forced to leave. Notice should always be given to the landlord before withholding rent.

Termination of the tenancy is not permitted without a Court Order except in the case where the lease becomes absolutely impossible to carry out. This would be the case if, for example, the building were to burn down. It is interesting to note that under previous law the tenant was still bound to pay his rent even if the building was no longer standing.

A tenant who breaks his lease without legal justification may still be liable for all the rent for the entire term of the lease. However, if the premises are re-rented the landlord can only charge for the time during which they were empty plus his expenses in re-renting. The landlord is compelled by legislation to minimize his damages and re-rent as soon as possible.

Termination

Most leases for a "term" provide that the landlord or the tenant must give notice to terminate or else the lease will continue as a monthly tenancy or, in some cases, a yearly tenancy. Where such a clause is in the lease it must be complied with. If there is no such clause, the lease usually terminates automatically at the end of the term provided for and no notice is required. The exception to this is the "periodic" lease mentioned earlier.

Where the lease is "periodic" or where there is no lease and no agreement as to notice is made between the parties, the new legislation requires notice as follows: weekly—one week's notice; monthly—one month's notice; yearly—sixty days' notice. These periods correspond with the rental periods and begin on the date on which the rent is payable. Notice which is even one day late is of no effect for that particular period, e.g., to terminate a monthly tenancy on August 31, the tenant or landlord must give notice on or before July 31.

Notice may be given either orally or in writing but must be in writing if it is intended to be relied upon in Court. Except where the tenant is deliberately evading service, notice from a landlord to a tenant must be delivered to the tenant personally and not mailed or simply left at the apartment. A tenant may, if he wishes, simply mail his notice to the landlord, but it should be remembered that such notice is not legally regarded as being delivered until three days after mailing.

Legislation also requires that a copy of these provisions as to termination be posted in the lobby of each building along with the name and address of the landlord.

Evictions

A landlord is not permitted to evict a tenant or in any way take possession of the rented premises without a Court Order. "Before such an order can be obtained, the landlord must properly serve the tenant with notice of termination and, if the tenant refuses to leave, the landlord must then serve him with a notice of Application for Possession. The Application for Possession is initially brought before the County or District Court clerk and the tenant must have at least 4 clear days' notice of the bringing of the Application for Possession before the County or District Court clerk. If within the 4 days the tenant does not dispute the landlord's Application for Possession, on the bringing of the Application for Possession before the clerk the clerk may then make an order directing that the landlord is to have vacant possession of the premises. If, however, the tenant does dispute the landlord's Application for Possession within the 4 days, then on the bringing of the Application for Possession before the clerk the clerk will set the Application for Possession down for a court hearing before the County Court or District Court Judge." It is the tenant's right to present his side of the case in Court, and if he can convince the judge that the landlord gave the notice to vacate in retaliation for the tenant's complaints to governmental or municipal authorities with regard to health, safety or housing standards by-laws or because the tenant tried to assert his legal rights against the landlord, the judge may declare the notice

invalid and of no effect. The judge also has authority in such cases to delay the eviction or to order that the landlord pay the tenant's moving costs.

Any landlord who attempts to regain possession of an apartment in any other manner may be charged with an offence and, upon conviction, is liable to a \$1,000 fine.

Right of Appeal

A right of appeal to the Divisional Court of the Supreme Court of Ontario lies from a final order or judgment of a judge made under Part IV respecting Residential Tenancies of the Landlord and Tenant Act.

Withholding Services

Any landlord who withholds a reasonable supply of any vital service such as heat, fuel, electricity, gas, water or other vital service that it is his obligation to supply under the tenancy agreement during the tenant's occupation of the premises and until the date on which the landlord obtains vacant possession of the premises may be charged with an offence and, upon conviction, is liable to a fine not exceeding \$1,000.

Ontario Tax Credit System

See page 97(i) for details, or contact address on page 83.

Municipal By-Laws

Each municipality is authorized to enact its own by-laws in regard to such things as adequate heat, proper repairs, safety and housing standards, sanitation and numerous other matters which may affect rental premises. No attempt will be made here to summarize these since they vary greatly from one municipality to another. Tenants who feel their building is deficient in one of the above categories should consult their local municipal offices. When a complaint is laid, a municipal inspector is sent out and if his inspection reveals that the building does not comply with the by-law, the municipality has authority to order that repairs be made. Copies of these by-laws are usually available from the municipal offices on request. Information about the by-laws covering housing can usually be obtained by phoning the office of the City Clerk (address on page 83).

Complaints and requests for an inspector to call on the housing unit in question can be filed at address on page 83.

For complaints about housing units where temperatures are not warm enough or where there is a sanitary problem due to rodents or bugs, phone the Public Health Department, address on page 83.

Legal Procedures

Sections of the legislation which make an offence punishable by a fine are enforced by laying a charge. The tenant goes to the local Justice of the Peace's office and swears to the facts constituting the offence. If the Justice of the Peace is not yet familiar with the Act, a local Crown Attorney may be helpful. Once the charge is laid, the landlord will be summoned by the police at no cost to the tenant. It is not yet clear whether the Crown Attorney's office will aid in the prosecution of these cases in Court.

The Justice of the Peace is located at address on page 83.

Summary Applications—Certain disputes under the Act are to be decided by a summary application to a County Court Judge. These applications are heard in chambers. Although this is less formal than open court, it should still be handled by a lawyer. Information on procedure is available from the County Court Clerk. Cost of the application is \$10 and this, plus a portion of the lawyer's fee, can be recovered from the landlord if the application is successful. The County Court Clerk is located at address on page 83.

Small Claims Court—Any sum under \$400 may be sued for in a local Small Claims Court. Fees vary with the amount of the claim and information on procedure may be obtained from the County Clerk (address on page 83). A lawyer is recommended but not necessary, as the proceedings are very informal. Lawyer's fees are only recoverable from the losing side where the claim is for \$200 or more.

Legal Aid

A tenant may obtain advice and/or assistance under the Ontario Legal Aid Plan. Application should be made to the local Area Director of the Ontario Legal Aid Plan at address on page 83.

Legal Referral

A new service has just been instituted whereby the Law Society will direct persons to lawyers who do the required type of work. The applicant is then given a half-hour interview with the lawyer (for a \$10 fee) to discuss the problem and decide if further action is needed. See page 83 for the address of this service.

HOUSING EMERGENCIES

People who suddenly find themselves without housing, whether it be because of fire, eviction, or whatever, can sometimes find help through the Municipal Department of Welfare. (See address on page 83.)

MUNICIPAL BY-LAWS FOR HOME OWNERS

Always check with the municipality before making any changes to your house.

Check by-laws on construction. A building permit may be needed or you may not be allowed to build at all.

Check local zoning laws which may cover several family residences, multiple residences, or include commercial and industrial restrictions.

Before doing renovations or alterations check with municipal authorities to see if a building permit is needed.

HOME BUYERS' GRANTS

FEDERAL GRANT TO NEW HOME BUYERS – \$500

If you are a first-time purchaser and move into your new home any time from November 1, 1974 to October 31, 1975 you may qualify for a recently-introduced \$500. Federal Government grant to assist new home buyers.

The grants, which are available through Central Mortgage and Housing Corporation, are intended to increase home-buying opportunities for those purchasing moderately-priced dwellings.

Eligibility For The Grants Is Subject To The Following Terms And Conditions—

The unit must be your principal place of residence

You must be purchasing your first home

The home must be a new unit that has never been occupied and it must be at least 65% completed

The total purchase price—or cost price if you are building—must not exceed the limit established by CMHC for the area in which the unit is located. Your local CMHC office (see page 83 for address) will provide details concerning price limits

The unit must be built in accordance with municipal/provincial building codes

Ownership may be evidenced by freehold title, an agreement for sale or, in the case of a condominium unit, an accepted offer to purchase. Where a unit is located on leased land, the term of the lease must be a minimum of five years.

Mobile homes qualify provided they carry CSA certification number Z240

Members of a co-operative housing association who occupy units in the co-operative project are eligible for the grant

THE ONTARIO HOME BUYER'S GRANT

One of the features of the 1975 Ontario Budget was the introduction of the Home Buyer's Grant of \$1,500, payable to persons buying their first home, regardless of whether the home is new or old, its purchase price or the buyers' income.

To qualify, applicants must be 18 years of age or older, must complete the purchase between April 8, 1975 and December 31, 1975 and occupy the home as the principal residence by June 30, 1976.

Further, the home must be the first dwelling unit owned and occupied as a principal residence, in Ontario or elsewhere, by the applicant, the applicant's spouse, a co-owner or the spouse of any co-owner.

Eligible housing units include:

- a house containing not more than 2 housing units;
- a condominium unit or proposed condominium unit;
- a unit of a co-operative housing corporation; and
- a mobile home that meets standards set by the Canadian Standards Association (C.S.A. Z240 standards).

The purchaser, once he has moved into his newly-purchased home and is occupying it as his principal residence, can apply for the initial \$1,000 grant payment. If he continues to own and occupy the home as his principal residence, he may re-apply for the supplementary grants of \$250 each year on the first and second anniversary dates of qualification for the initial payment.

For more information about the Ontario Home Buyers Grant contact the multilingual information centre of the Ministry of Revenue:

Telephone enquiries should be directed to the following numbers:

Inside Metropolitan Toronto:

965-8470

Outside Metropolitan Toronto:

Dial "0" and ask the operator for

Zenith 8-2000 (free of charge).

Written enquiries (in English or French) should be mailed to:

Ministry of Revenue

Ontario Home Buyers Grant

Queen's Park

Toronto, Ontario M7A 2C9

FINANCES

BANKING

CHARTERED BANKS

Canada has ten chartered banks. They have a very broad system of branches and are able to provide the same standards of service to their customers almost everywhere in Canada. They also maintain branches or representative offices in many other countries to handle all overseas transactions.

The ten banks are chartered by the Federal Government and are closely regulated, so that money deposited with them is absolutely safe. The chartered banks of Canada in order of establishment are:

1. Bank of Montreal
2. The Bank of Nova Scotia
3. Toronto Dominion Bank
4. The Provincial Bank of Canada
5. Canadian Imperial Bank of Commerce
6. The Royal Bank of Canada
7. Bank Canadian National
8. The Mercantile Bank of Canada
9. Bank of British Columbia
10. Unity Bank of Canada

For a newcomer to Canada a banking connection is very useful; he should choose his bank carefully and find out all the ways it can be helpful to him. Some of the services provided by chartered banks are described in the following paragraphs. This information comes from a booklet called "Banking in Canada", published by the Toronto Board of Education in co-operation with the Canadian Bankers' Association. This booklet can be obtained by contacting:

The Toronto Board of Education
155 College Street
Toronto, Ontario M5T 1P6
362-4931, Ext. 459

SAVINGS ACCOUNTS

Canada is fortunate in having an economy stable enough that it is possible and makes good sense to save small or large sums of money. By depositing money into a savings account at a chartered bank on a regular basis, it is possible to build up one's savings because the banks pay interest on all savings accounts. Money deposited into a savings account is not normally used to pay bills or to make other regular payments.

There are two basic types of savings accounts: one that cheques can be written on, and one that cheques cannot be written on.

The Chequing Savings Account

Usually a chequing savings account allows the depositor to write a certain number of cheques without charge, if a certain minimum amount is carried in the account. If the depositor writes more cheques than the allotted number, a service charge is made for each additional cheque. Interest paid on this type of savings account is lower than that paid for a non-chequing savings account. (For specific rates, consult a bank.)

The Non-Chequing Savings Account

Non-chequing savings accounts pay a substantially higher rate of interest, but it is not possible to write cheques on them. However, cash withdrawals can be made without charge at any time.

TERM DEPOSITS

Savings Certificates are a third way to build up savings. Savings Certificates are recommended if the depositor is able to deposit relatively large sums for longer periods of time, usually at least one year. These Certificates pay a higher rate of interest than either type of savings account, if the depositor does not make withdrawals on the money for the specified period of time. The certificates can be cashed in at reduced interest before the term is reached.

PASSBOOK

The bank will record the details of all transactions—deposits, withdrawals, and interest payments—in a passbook. The passbook should be brought to the bank each time a transaction is made and should be kept in a safe place. If the passbook is lost or stolen, the bank should be notified immediately.

All deposits are fully guaranteed by the bank, and funds deposited are insured by the Canada Deposit Insurance Corporation to a maximum of \$20,000 per person.

DEPOSITS BY MAIL

The bank will supply, on request, forms to mail cheques for deposit to an account. Registered mail should be used if cash is involved.

CHEQUING ACCOUNTS

In Canada, it is easy and economical to pay bills by cheque and it is often more convenient to do so than to use cash. If one plans to write cheques regularly it is best to open a Personal Chequing Account.

There are several advantages to having a chequing account. First of all, it establishes a credit-rating and helps to establish that the person is probably solvent economically and is permanently residing in that area. Writing cheques to pay bills provides a receipt for proof that the bill was paid, and it is safer if the bill is being paid by mail. With cheques it is easier to keep a record of expenditures and a budget.

With a personal chequing account the bank usually sends an itemized statement of the transactions in the account each month; a list of all cheques, deposits, and the balance is mailed out to the customer along with the cancelled cheques.

When a person opens a chequing account with a bank, the bank issues a cheque book. Each cheque is imprinted with the depositor's own account number, and a series of code numbers identifying the bank and the branch. These numbers are printed with a magnetic ink which can be "read" by a cheque-sorting machine; and thus returned to the right bank branch when the cheque has been cashed. Since Canadians write some 4½ million cheques every day, it is important that everyone should use only his own cheques and not those of another person or the "counter-cheques" issued by some retail stores.

ENDORISING CHEQUES

Before a cheque can be cashed it must be endorsed. That is, a person wishing to cash or deposit a cheque payable to him must endorse it by signing his name on the back of the cheque. By so doing he is in effect saying to the person cashing the cheque that it is good—he is endorsing it, and once he signs his name on the back and receives cash for it, he is responsible if the cheque is not good. Once a cheque has been endorsed it can be cashed by anyone; therefore cheques should be endorsed only when they are actually being cashed or deposited in the bank.

SERVICE CHARGES

There is a small service charge for each cheque written on a personal chequing account but there is no charge for cashing a cheque.

STOPPING PAYMENT

If someone writes a cheque and then decides he wants to stop payment on it, he can do so by telling his bank at once. A telephone call first, followed *immediately* by written notice, is the best way to stop payment. If the cheque has not been presented, the bank will be able to refuse to pay it and will not debit the account. Payments should be stopped only if (1) the person to whom it is issued has lost it; or (2) if the person who wrote the cheque decides for some good reason that the payment for which the cheque was originally written should not be made. There is a charge (usually around \$2.00) for this service.

CERTIFIED CHEQUES AND BANK DRAFTS

For certain payments it may be necessary to provide a certified cheque. This simply means that the cheque is written at the bank and certified there before it is sent or presented to the billing party. When certifying a cheque, the bank verifies that there are sufficient funds in the account to cover it, and then guarantees the cheque by placing a certification stamp across the face of the cheque.

The amount of the cheque is charged to the account at the time of certification. Therefore, if the certified cheque is not used, it should be returned to the bank and deposited to the account on which it was originally drawn. Unlike an ordinary cheque, it should not be destroyed if it is not to be used.

However many people find a bank draft a more convenient method of settling such accounts. Enquire at a local bank branch for details.

BANK LOANS

It is usually possible for anyone of good character and a regular income to arrange a personal loan at a bank. Many loans are “unsecured”, although sometimes a bank will ask for “security”, a claim against some item of property such as a car or a life insurance policy to ensure that the loan will be repaid. Usually a signature is all that is required. Sometimes that of a wife or husband may be required as well.

MORTGAGES

Banks also arrange and service mortgages for building, buying, or refinancing (remodelling) a home. This is in conjunction with the loan programs of the Central Mortgage and Housing Corporation (see section on housing, page 71.)

PERSONAL MONEY ORDERS

Personal Money Orders are a convenient way to send money to any point in Canada. They can be purchased from a bank at a nominal cost and can be cashed without charge at any bank in Canada. They are completely safe; if they are lost the bank will, after receiving the purchaser's receipt and guarantee, refund the full amount of the money order.

FOREIGN CURRENCY MONEY ORDERS

Foreign Money Orders are used to send small sums of money to points outside of Canada. They can be purchased at a bank in most foreign currencies at a nominal cost and mailed to individuals in any other country. These money orders are completely safe; if they are lost the bank will, after receiving the purchaser's receipt and guarantee, refund the full amount of the money order.

Foreign *drafts* are used in the same way to send large amounts of money. The entire transaction can be completed by mail through the bank's correspondents abroad. When speed is essential, a bank can telegraph or cable the funds almost anywhere in the world.

TRAVELLERS' CHEQUES

For personal or business trips, Travellers' Cheques are the safe way to carry funds. They are available in various denominations from a bank and can be cashed anywhere on the purchaser's signature. If they are lost, stolen, or destroyed, the bank can refund them promptly. Travellers' Cheques are supplied in a wallet-type folder and their cost is nominal.

SAFETY DEPOSIT BOX

The safest place to keep insurance policies, mortgages, stocks and bonds, keepsakes, wills, citizenship papers and other valuables is in a safety deposit box. Documents placed in safety deposit boxes at banks are of course available to the depositor at any time during regular banking hours.

TO PURCHASE AND SELL SECURITIES

Banks have the facilities to handle any purchases and sales of bonds and stocks, including Canada Savings Bonds. For details see the bank manager.

BOOKLETS ON BANKING

The Canadian Bankers' Association also publishes two useful booklets on banking in general. “The Chartered Banks of Canada” outlines the history, management and operation of the banks, while “Factbook”, its companion publication, provides much statistical information on the banks' operations over the past ten years. Copies are available, without charge, in either English or French from the Association's Public Relations Department.

P.O. Box 282,
Toronto Dominion Centre,
Toronto, Ontario. M5K 1K2

In addition, the public relations departments of the chartered banks usually have brochures describing their own banking services. Very often these brochures are on display and can be picked from display racks in the banks' local branches.

TRUST COMPANY FACILITIES

Over forty trust companies serve the public through more than 600 offices located in large and small centres throughout Canada. Trust companies are often referred to as “near banks” because of the services they provide in a manner similar to chartered banks. They are the only corporations which may perform trustee functions such as settling estates, administering trusts, managing property and investments. The growing use of their services is indicated by the fact that the amount of “other people’s money” entrusted to the care of Canadian trust companies has more than doubled in the past ten years.

Trust companies are registered in each province and are subject to strict supervision by the licensing authorities.

The largest group of customers associated with trust companies are depositors. They may be owners of savings accounts, non-chequing savings accounts, chequing accounts (which are all repayable on demand) or holders of Guaranteed Investment Certificates. The owner of a savings or similar account is entitled to a passbook in which details of all transactions—deposits, withdrawals, and interest payments—are recorded. This part of a trust company’s operations is similar to the service offered by chartered banks. Interest rates offered depositors may vary from one financial institution to another. A higher rate of interest is usually available if the depositor is willing to place sums for specific periods of time, usually from one year to five years. Certain trust companies will issue Investment Certificates for periods as short as 30 days.

All funds deposited in a registered Trust company, whether in savings account form or evidence by issuance of Guaranteed Investment Certificates, are insured by the Canada Deposit Insurance Corporation to a maximum of \$20,000.

Other services offered by trust companies concern the sale of Canadian dollar and foreign money orders, travellers cheques and rental of safety deposit boxes. It is possible to engage a trust company to act as agent for the purchase or sale of a house or other real estate. Trust companies also arrange and service mortgages to finance purchase of houses or other real estate. They can be appointed to act as manager of property or agent for the collection of rents.

One of the most important services provided by these companies concerns the administration of estates. It is possible to appoint a trust company executor, co-executor or trustee under a will. This ensures continuing estate administration by experience personnel, since a person may require expert estate planning service of his personal assets during his lifetime.

Trust companies can be engaged in an agency capacity to manage securities and investments, to provide investment advice or merely to hold certificates in safekeeping. Trust companies display brochures describing their own services; these may be picked up from local branches of trust companies. Trust companies are listed in the yellow pages of the telephone directory under the heading “Trust Companies”.

CREDIT UNIONS

A Credit Union is a financial cooperative owned and operated solely for and by its members. It is incorporated under and subject to provincial law. Members have a common bond of association; they may work for the same employer, go to the same church, live or work in the same community, or belong to the same society.

Members invest in shares and deposits, receiving dividends and interest thereon. Loans are made to members from the monies invested. Because Credit Unions are non-profit, any year-end surplus is returned to the members, after provision for required reserves, by way of dividends and loan interest rebates, thus keeping costs to a minimum.

The membership elects a Board of Directors, which is responsible for the operation of the Credit Union, and other Committees for specific purposes.

Some Credit Unions are small, operated by volunteers or part-time staff. Many others are large, own their own buildings and employ full-time staff. Large Credit Unions, particularly community and ethnic, generally provide services such as chequing accounts, money orders, travellers cheques, safety deposit boxes and utility bill-paying. Registered Retirement Savings Plan Service is also offered by many Credit Unions.

For further information telephone or write:

Ontario Credit Union League Limited

4 Credit Union Drive

Toronto, Ontario M4A 2A1

Telephone: (416) 759-4711

CREDIT BUYING

Buying on credit and borrowing money have become part of the modern way of life. Properly used, credit buying and borrowing money can be a real convenience for consumers. However there are also real dangers of getting too far in debt, and this usually happens as a result of not understanding how to properly take advantage of credit buying privileges.

CREDIT COUNSELLING SERVICES

In order to provide remedial and preventive counselling for people involved in credit difficulties many cities have credit counselling services. These organizations conduct educational projects to acquaint the public with uses of the credit system, and act as intermediaries between debtors and creditors for orderly payment of debts. Application can be made directly or through referral agencies. For further information contact the Credit Counselling Service, address on page 98.

In addition, the Ontario Ministry of the Attorney General recommends programs for the repayment of debts, particularly where judgments, garnishees, or wage assignments are in existence. Apply in person, bringing complete information regarding financial situation, address on page 98. (Phone first for an appointment.)

Personal Bankruptcy

The Federal Government has a poor-debtor program for relief under the Bankruptcy Act. Those with personal debts of over \$1,000 may apply *if they meet certain other qualifications*. For details contact the Federal Trustee's Office, Department of Consumer and Corporate Affairs, Bankruptcy Branch, 4th Floor, 480 University Avenue, Toronto M5G 1V3 (Tel. 369-4824). Offices are also located in Hamilton, London, Ottawa, and Sudbury.

TYPES OF CREDIT BUYING

The following information comes from the pamphlet "Consumer Credit" of the Credit Counselling Service of Metropolitan Toronto. The pamphlet is available on request by writing or phoning Credit Counselling Service of Metropolitan Toronto, 229 Yonge Street, Suite 317, Toronto, Ontario, M5B 1P2, 366-5251.

Purchase Credit

The first type of consumer credit to consider is purchase credit. This is usually used to acquire goods from retail stores, and services from professional and service establishments.

The Charge Account

Usually the individual transactions are small, and consist of an arrangement whereby the purchaser may obtain articles or services as he needs them, on his agreement to pay in full at the end of the week, month or year, depending on the agreement made. Although title of any goods involved passes to the purchaser, he has a moral as well as legal obligation to pay. People make use of this form of credit for such service as telephones, electric power, fuel, doctors, dentists, hospitals, and of course, for purchases from retail stores.

The Instalment Sale Account

In instalment sale credit, the term of repayment usually extends from four months to thirty months, and title in the article purchased remains with the seller until the account is paid in full. Contracts vary widely in their terms and it is important for the purchaser to read carefully what he is about to sign, for it must tell exactly what commitments each party has. Once signed and the goods delivered, it requires the signer to fulfill all the terms and provisions, and he is subject to all the penalties that may be imposed for any breach of contract.

Interest rates on instalment contracts also vary widely, and should be carefully noted by the purchaser before signing. The Ontario Consumer Protection Act requires that a clear, written statement showing the cost both in dollars and cents and as an annual percentage rate be provided before credit is given. As well, any additional charges for default in payment must be set down. Since every purchaser on time payments must be given this information in advance, there can be no doubt whatsoever in the mind of the prospective purchaser on how much the financing adds to the basic cost of the article being purchased. Weighing and comparing financing costs has now been simplified considerably for the time sale buyer.

It should be remembered that very often the conditional sale contract signed by the purchaser is sold to a finance company, to which the purchaser is directed to make future payments. Generally the merchant receives a fee for this sale, commonly called "kick-back" (usually a percentage of the finance charges), so it follows that the larger the charges, the more the merchant receives. Some finance companies have as many as three different schedules available to

the merchant, so it is important to query the rate and, indeed, bargain for the preferred rate just as one might bargain for price on the sale. According to the Ontario Consumer Protection Act finance companies who are assigned a credit account by a merchant are subject to the same obligations, liabilities and duties as the assignor.

The Revolving Credit Account

The revolving account began with department stores and other retail stores in the 1930's. It allows purchasers to make any number of purchases up to an agreed total amount, and in return requires payment of a certain amount or percentage plus carrying charges each month.

Interest rates are usually 1.75% per month or 21% per year. Generally the customer is billed each month and the credit service charge added.

Loan Credit (Cash Borrowing)

This type of credit is used for meeting unforeseen expenses as well as for purchase of goods or services. Many lending institutions make cash loans.

Banks

Different banks extend credit on different loan plans with widely different interest rates. It will be obvious to most people that the simplest of these, whereby the amount borrowed is repaid in full at the end of the loan period plus interest at an agreed rate, is readiest of calculation as to cost to the borrower. Usually these are secured loans, or loans to known borrowers who are preferred risks, and the interest is 11 to 12% per year.

Not so easy to calculate are the discount loans, where the interest is deducted in advance and the principal plus interest repaid in equal monthly instalments over a period of months. A 6% discount produces 11.8% true annual interest. Another method of interest charge is the "Add-on", where the interest charge is added to the amount loaned at the start of the contract, and the whole repaid in monthly payments. A 6% "Add-on" produces 11.8% true interest. Sometimes too, the cost of credit life insurance premiums are added to the interest cost of loans, while other banks offer this feature as an inclusive service.

Consumer Loan Companies

Consumer finance companies, commonly called small loan companies, operate under the Federal Small Loans Act on amounts up to \$1,500 and almost all charge the maximum rate allowable up to this amount. The law permits a charge of 2% *per month* on the first \$300 of any loan, 1½% on that part between \$300 and \$1,000, and 1% from \$1,000 to \$1,500. Over \$1,500 the rate varies between companies and at different levels. Generally the larger the loan the less the rate, since the fixed costs of making a loan, such as credit investigation, administration, etc. are approximately the same for all small loans. Consumer loan companies generally take promissory notes or chattel mortgages as security for their loans, or co-maker if required. (A chattel mortgage involves the putting up of some material goods as security: a car, furniture or property of any sort.)

Loans made under the Small Loans Act are repayable in monthly instalments with a maximum contract length of thirty months. The cost must be plainly stated, and terms set out as to the amount of monthly payment and maturity of the contract. In all loans made under the Small Loans Act all charges of any nature must be included in the interest stated.

CREDIT UNIONS

A Credit Union is a group of people with a common bond, such as working for the same employer or living or working in the same community, who save their money together and from the accumulated pool make low-cost loans to one another. The Credit Union is owned and operated by its shareholder members and is not allowed to accept savings from or make loans to the general public, except that an increasing number of community Credit Unions serve all persons living or working in the area.

Interest rates are limited to 1¼% per month up to \$1,500; a few Credit Unions increased their rates on larger loans to a maximum of 1½% per month during the high-interest period in 1974. Free life insurance is generally included in the cost of the loan and some Credit Unions give annual interest rebates to borrowers, depending on the surplus for the year's operations. Credit Unions are generally very competitive with other financial institutions in share dividends and interest on deposits from their members. The size of loans available depends both on the asset size of the Credit Union and on the monies available. Credit Unions have always tended to emphasize consumer loans, but the larger ones are increasing their mortgage loan activity. Security used varies, some taking chattel mortgages on cars/or furniture in addition to the Promissory Note and Wage Assignment generally used. Frequently, by arrangement with employers'

payroll departments, payments are deducted automatically from the borrowers' wages (both for savings and loan repayments), and turned over directly to the Credit Union.

Life Insurance Loans

Most life insurance policies have what is called "loan value", meaning the amount of money that the insured person may borrow on his policy. Many factors affect the amount of loan value, such as the size and type of policy, the age of the policy-holder when the policy was purchased, how long it has been in force, etc. Interest charges and loan value information are generally stated in the insurance policy. If interest payments are not paid, they are added to the amount owed and the whole deducted from the amount of any claim or from proceeds at maturity. Generally, life insurance companies encourage interest and principal payments, however, because borrowing jeopardizes the protective feature of the insurance.

Other Types of Cash Loans

There are other types of cash loans, such as pawnbroker loans—generally for short term at high interest secured by an article pledged during use of the money—or second mortgages, where interest rates, with "discounts" and bonuses and various devices, all may raise the cost to the borrower. It is a good idea for the borrower to have *his own* lawyer examine the contract for any second mortgage before he signs it.

ADVANTAGES OF CREDIT BUYING

There are certain principles to be considered whenever the use of credit is contemplated. Some advantages to the use of credit are:

1. Immediate Use: Credit purchasing makes possible the immediate use of articles or services needed or desired. The installation of a required new oil burner unit in a furnace in October and paid for over an extended period may assure both comfort and health for months to come.
2. Convenience: It is obviously simpler to have an arrangement to pay medical, dental or utility bills once monthly or according to the time the breadwinner receives his income.
3. Time-Saving: Using installment credit permits use of household appliances, such as washing machines and vacuum cleaners, not only to save hard labour but to save time—time which can be put to productive use.
4. Price Regulator: Use of credit certainly has made it possible for people to buy more goods than might have been possible without it. This has made possible mass production and distribution, and consequent lower unit costs for many kinds of manufactured goods.
5. Savings: Buyers ~~can~~ take advantage of seasonal sales, price reductions, and can shop for bargains when credit is available.

DISADVANTAGES OF CREDIT BUYING

1. Expense: Goods are frequently more expensive when sold on credit because the seller has bookkeeping costs, credit worthiness to be investigated, bills to be sent out, accounts to be collected. All these are costly and must be paid for as separate credit cost or be included in higher prices.
2. Impulsive buying: Sometimes it is too easy to buy and as a result some people buy carelessly, without adequate consideration of quality or need. Others show insufficient money management ability and become overloaded with too many contractual payments to be comfortably handled by income. This can lead poor managers deeper and deeper into debt.
3. Prevents Bargain Hunting: Once a buyer becomes accustomed to dealing with a particular seller on a credit basis, he is less able to "shop around" for lower prices elsewhere.

POINTS TO REMEMBER

Many times the need for credit seems urgent, but a hasty decision can be very expensive and unwise. Individuals or families should weigh and compare the various credit plans available. Certain questions should be asked before making any commitment concerning credit.

- (a) Will using credit be more sensible than saving and paying cash?
- (b) Will the use of credit advance the long-time goals of the family?
- (c) Will the article purchased give lasting satisfaction?
- (d) Is there ample margin between income and current expenses to carry the installment payment?
- (e) Is the use of the merchandise NOW important enough to justify the additional cost of credit?

Recently William J. Cheney, Executive Vice President, National Foundation for Consumer Credit, and author of

“Using Our Credit Intelligently” an award winning text book in use in many schools in the United States was asked “What would you advise students about using credit?” His three essential rules:

1. “Don’t buy on credit anything that will not last far beyond the time you get it all paid for. If its value is gone by the time you pay out—all you’ve done is rent, and the rent could be quite high, probably too high.
2. “Never buy on credit something you will grow tired of before the last payment time arrives.
3. “Before you start to use your credit extensively, do a little serious saving, no matter how little, from each pay envelope. It is the regularity that counts.

“Before making any credit decision:

1. “Know the dollar and cent cost of credit.
2. “Know the availability of credit before the need arises.
3. “Compare: compare costs, services offered (insurance, delivery, installation, etc.), and the risks involved.
4. “Get value: quality merchandise at reasonable prices is cheaper in the long run than shoddy material with low or no finance charges.
5. “Assume only the amount of credit you need. Make the largest down payment possible and pay in the shortest time you can.
6. “Know the reputation of your credit source and read and understand thoroughly the terms of the contract to be signed.
7. “All blank spaces in the contract must be filled in before signing. Then, obtain an identical copy of the original contract, and keep it in your possession.
8. “Use your maximum credit capacity only in a real emergency. Thus you will have a margin of safety for a crisis situation which might arise.”

CREDIT REPORTING

Information on people’s lifestyle, buying and credit habits is collected, sorted, and sent out by some organizations. This information can influence where, or if, a person can work and how much he or she can borrow.

Because of the increasing mobility and growth of our cities and businesses, the trend to make decisions based on facts and opinions supplied by others will grow. It is essential, then, that the information collected for rating purposes be correct and used responsibly and that the person reported on has access to his or her own file. The Consumer Reporting Act, administered by the Ontario Ministry of Consumer and Commercial Relations, serves this purpose. It came into effect July 2, 1974.

The Consumer Reporting Act provides for the licensing of reporting agencies. Investigators that specialize in the collection of personal information also have to apply for a licence. The Act sets out guidelines on the kinds of information that can be reported, the way it is used and the procedures for protecting people from inaccurate or outdated information. The Consumer Reporting Registrar is responsible for administering the Act.

THE CONSUMER REPORTING ACT ENSURES THAT:

A consumer reporting agency shall not include in a consumer report any credit or personal information that is not the best evidence reasonably available.

No information as to race, creed, color, sex, ancestry, ethnic origins or political affiliation may be included.

Any person knowingly supplying false information in the preparation of consumer reports is liable to prosecution.

Consumer reporting agencies cannot use any information unless it is stored in Canada.

If you are being assessed for credit, employment or insurance purposes, you can request the name and address of any agency which has supplied a report on you.

Every reporting agency is required to disclose information to you during normal business hours. All you have to do is make a written request and arrange a specific time for an appointment.

The agency must disclose the nature of all information. This includes the sources of credit and personal information, and the names of those who receive your consumer report containing this information.

If you have ever bought anything on credit, your credit record is stored with your local credit bureau.

TIPS FOR MAINTAINING A GOOD CREDIT RATING

1. Always pay your bills promptly. If you have a reason for being late with a payment, let the company know.
2. Try to pay off any debt quickly. Avoid those prolonged “easy terms” and avoid having to refinance at higher interest rates.
3. Never sign a blank contract or sheet of paper. Remember, a contract is a legal document. Know its implications. Always read and understand the small print.

4. Always deal with known, respected and established companies.
5. Be familiar with brand name merchandise and its cost so you can compare goods and prices.
6. Make sure you understand the total cost of your purchase. Add up those monthly charges.
Remember, credit is a privilege, not a right.

CONSUMER PROTECTION

The Ontario Consumer Protection Act is intended to standardize the process of purchasing on credit or borrowing money, so as to be fair and equitable to both parties in a transaction. These provisions do not relieve the consumer of his normal responsibility to make careful decisions when considering a purchase or loan, but his decision is made easier by the fact that the Act requires certain information be provided to the consumer.

BUYING ON CREDIT

The laws help the buyer in all time-payment transactions by requiring that before credit is given, the buyer be provided with a clear, written statement. This statement must show the amount actually received in cash, and the cash price of the goods or services. It must also include:

- the amount of any charges for insurance or official fees required to be paid under any federal or provincial statute;
- the amount of any down payment or trade-in;
- the amount of the credit finance charges on the net balance to be paid, expressed both in dollars and cents and as an annual percentage rate;
- the basis on which additional charges are to be made if the buyer should fall behind on his payments.

In the case of a purchase in excess of \$50.00 (other than on a revolving credit account) where delivery of the goods, performance of the services, or payment in full of the price is not made at the time the contract is signed, the contract must be in writing and include the following:

- the name and address of both seller and buyer;
- a description and the price of the goods or services, and a detailed statement of the terms of payment;
- a statement of any warranty or guarantee applying to the sale. If there is no such warranty or guarantee the contract must say so.

In addition, when the purchase price of the goods or services exceeds \$50, and there is a credit finance charge, the contract must be signed by all parties and an originally signed copy must be given to each.

If a deposit is paid or a trade-in delivered to a seller, but no contract is signed and no delivery of the goods to the buyer has been made or services performed, then the seller must, at the request of the buyer, return the deposit or trade-in.

ADVERTISING

“True” annual percentage rates must be included in advertising by sellers or lenders *if rates are mentioned at all*. If any terms of credit sales or loans are mentioned, they must also include the sum actually offered in cash by the lender or the actual price of goods, the amount of the down payment, the amount of each instalment, and the number of instalments required to repay the total loan or pay for the goods, including the credit finance charges.

REPOSSESSION

Special provisions apply to “itinerant sellers” which include anyone who sells goods or services away from his permanent place of business provided that either the goods and services are not delivered or that the total price is not paid in full at the time the contract is signed. This means not only the door-to-door salesman, but persons such as home furnishing or automobile salesmen, part of whose contract with a buyer might have been made in a place other than in their office. All itinerant sellers must register with the Consumer Protection Bureau.

Sales by itinerant sellers in excess of \$50.00 are subject to a “cooling-off” period of two clear working days, dating from the time the buyer comes into possession of his copy of the contract. The day he receives his copy does not count as one of the two days, and the term “working days” includes Saturdays but not Sundays or statutory holidays.

During these two days the buyer may cancel a contract, provided he does so in writing, personally delivered or sent by registered mail. In the case of registered mail, the letter must be postmarked within the two-day period. If he cancels the contract, the buyer must return any goods he has already received, at the seller’s expense, and the seller must return any money or trade-in which he has received. The trade-in, therefore, cannot be considered the property of an itinerant seller until the two-day period has elapsed without the buyer cancelling the contract.

BORROWING AND LENDING

The borrower must be given a written statement of the cost of borrowing, expressed both in dollars and cents and as an annual percentage rate. As in credit sales, the lender must also set down any extra charges, such as for insurance or fees, the rate and intervals at which the money must be repaid, and any charges he intends to make in the event of default on payments.

TO FILE A COMPLAINT

If a borrower or credit buyer feels he has a justifiable complaint, he should write to the Registrar of the Consumer Protection Bureau (see on page 98) giving all the facts and enclosing his copy of the contract, receipts or advertising material which influenced him to obtain goods or services, as well as any guarantee that may be involved and all correspondence. Penalties are provided by the Act for infractions on the part of sellers or lenders.

If anyone knows of any false or misleading statement on the part of a seller or lender, he is similarly invited to bring them to the attention of the Bureau.

Complaints may also be filed with the Canada Department of Consumer and Corporate Affairs (address on page 98). This Department accepts complaints about improperly labelled goods, hazardous products, sub-standard or unsanitary produce and meat, weights and measures disputes, and other complaints.

Sellers and lenders should make themselves thoroughly familiar with the Ontario Consumer Protection Act which may be purchased from the Ontario Government Bookstore, 880 Bay Street, Toronto M5S 1Z8. For advice on the working of the Act and new regulations, see a qualified business adviser, such as a lawyer or accountant.

BETTER BUSINESS BUREAUX

In addition to the Consumer Protection Bureau, some cities have a Better Business Bureau which publishes literature to inform and guide the buying public. Better Business Bureaux are probably best known as fact-finding agencies reporting on the advertising and selling practices of business concerns. Better Business Bureaux accept and investigate inquiries and complaints, and give reliability reports on specific firms with whom the caller desires to do business. They also originate their own complaints and accept complaints about misleading advertisements. They are the only organization providing information to assist business and the public in deciding whether or not to donate to a specific charity. Better Business Bureau information indicates the facts surrounding any charitable organization and whether or not it is a true charity. For further information or for pamphlets on specific topics, contact the Better Business Bureau on page 98.

PROBLEM AREAS FOR CONSUMERS

The Ontario Ministry of Consumer and Commercial Relations reports that the most frequently-aired complaints received by the Consumer Protection Bureau in 1974 involve dealings with the following types of businesses (in order of frequency of complaint):

1. Food and freezer plans
2. Home driveway paving
3. Home improvements and repairs
4. Appliances and furniture
5. Swimming pools
6. Rugs, floor coverings, and drapes
7. Travel agencies
8. Dance and health clubs
9. Clothing stores

Other problems areas, especially for immigrants, involve door-to-door salesmen. It should be remembered that there is a two-day "cooling-off" period (see page 91) for goods in excess of \$50.00 bought from door-to-door (itinerant) salesmen, during which the buyer can cancel his agreement to purchase the goods. The cancellation must be in writing and delivered personally or sent by registered mail post-marked within two working days of the day the purchaser receives his copy of the contract. (This does not include the day on which he receives his copy of the contract nor Sundays nor statutory holidays.)

CHARITABLE APPEALS

Government and Non-government Services

There are many services to assist families and individuals who need information, counselling, financial or other kinds of assistance. Some of the service is given by government departments and some comes from non-government organiza-

tions. Government (public) programs serve large numbers of people and are supported by tax money. They may be programs of the federal, provincial or municipal governments. Costs sometimes are shared between different levels of government.

Non-government (voluntary or private) programs

Immigrants are often surprised how many services in Ontario are operated by citizens rather than government. Originally these organizations were supported entirely by donations and were called voluntary organizations.

Many of these programs and organizations now receive partial or complete government support but are still operated by citizens. Sometimes they are called private organizations, the word "private" being considered opposite to "public". This does not mean they are exclusive. Anyone can give financial support and anyone can receive service.

Voluntary organizations get their money in various ways. Many of them are supported by money collected in a big campaign each fall in different cities. This campaign is usually called the United Community Fund, United Appeal, United Way, or Red Feather. Businesses, factories and individuals donate money or perhaps equipment, office furnishings or other needed articles. If you live in a city you are sure to see the campaign advertising and almost certain to be asked for a contribution.

The United Community Fund has a paid staff but the work of collecting the money, deciding which organizations get it and evaluating their programs to see they maintain standards, is carried out by volunteers. This keeps campaign expenses down.

Some voluntary organizations do not belong to the United Community Fund. They raise money by campaigns or by sponsoring money-making events such as lotteries, exhibitions, bazaars, dances, concerts, or by sales of articles made by members.

Voluntary organizations serve smaller numbers of people than government agencies. Many have paid staff. Others depend entirely on volunteers. The planning and decision-making is carried out by an elected board of volunteer directors.

Keeping the above in mind, and recognizing that there are many worthwhile charitable organizations to which the conscientious individual will want to contribute, it is well to be aware of the following advice from the Better Business Bureau of Metropolitan Toronto.

Some organizations soliciting in the name of charities are staffed by people paid to collect money sometimes using high-pressure tactics in door-to-door or, more commonly, telephone appeals.

"Boiler Rooms" are offices set up by an "operator" for the sole purpose of extracting the most money, in the shortest time possible, from unwary people, in the name of charity. These "operators" do not require licensing, other than the usual business registration.

The majority of reputable and responsible organizations do not employ promoters or boiler rooms to raise monies by an all-out telephone or door-to-door solicitation. The exception to this rule are the well publicized fund-raising drives undertaken by unpaid volunteers, who can produce identification and answer questions about the organization.

Unfortunately, some well meaning but often inexperienced groups sign up and become involved with promoters. This can sometimes mean that approximately 25¢ or less of the dollar donated goes to the charity, the rest goes toward expenses and profit to the promoter.

Beware of:

1. Telephone solicitations, especially those asking for funds for under-privileged, mentally retarded, handicapped or crippled children. Suggest that they mail information to you and say that you will contact them if you are interested. This allows you time to check on the organization.
2. High-pressure tactics—Reputable organizations do not make you feel intimidated or guilty if you give them straight refusal.
3. Door-to-door appeals. Most organizations whose volunteer workers intend to undertake a public door-to-door campaign usually announce this in the press or other media, and supply their collectors with proper identification.
4. Receipts.—If an organization indicates that it can supply you with an official receipt for tax deduction, make sure that all details on the receipt are filled out and that it includes the organization's Income Tax Number. A receipt which does not have this can mean that you are dealing with a privately owned company.

Having an income tax number does not necessarily mean that the organization is a reputable one, but only indicates that it files an Audited Financial Statement with the Income Tax Office in Ottawa at each year end.

Questions to ask any group seeking donations:

1. Who is on the Board of Directors of the organization?
2. Who benefits from the appeal?

3. What are the administration costs?
4. How much of the gross take goes to the sponsoring group or charity.

Where to find out about a charity:

1. Your Better Business Bureau
2. Your Chamber of Commerce
3. An information centre in your community.

INSURANCE

In Canada insurance protection plays an important part in the financial well-being of both individuals and companies. Insurance protection is based on a very simple principle: many people pay a fixed amount for the assurance that they will be recompensed for losses when and if they actually incur. Of course all those paying for the protection will not suffer losses, but no one can be sure that he will not be one of the few who actually do incur losses of some kind. Thus many people are willing to contribute to a "protection fund" on the chance that they may actually need it.

Insurance is available for all types of desired protection: fire, burglary, robbery and theft, life, hospital and medical are only some of the major areas in which insurance coverage is available.

LIFE INSURANCE

For detailed information on life insurance, the Better Business Bureau has a pamphlet entitled "Facts you Should Know About Life Insurance", which is available on request, address on page 98. Based on the information contained in the pamphlet just mentioned, a brief description of life insurance follows.

There are four main types of life insurance, all based on the basic principle of insurance protection mentioned above, but differing in important essentials. These four types of life insurance policies are:

1. Term Insurance
2. Whole (or Ordinary) Life Insurance
3. Limited-payment Life Insurance
4. Endowment Insurance

Term Insurance

This, as the name suggests, is life insurance covering the insured for a specified term only.

The premiums for this form of insurance are usually lower because its sole purpose is to provide protection (usually for one to ten years, but some companies offer term policies which run to age 60 or even 70). If death does not occur during the term of the policy, the policy-holder has no further protection unless he takes out a new policy at the higher rate applicable to his then attained age.

In term insurance a policy-holder is insured at a given rate for a definite term only. Term insurance does not permit him, except in special cases, to borrow against his policy, nor does it usually have cash values. Usually, however, term insurance policies allow one to convert his policy into whole life or endowment plan, or to renew it for a further period under certain conditions without taking another medical examination. However, not all term policies are convertible and renewable in the manner described.

Whole (or Ordinary) Life Insurance

This is insurance in which the company agrees to pay the face value of the policy on death. Premiums are payable until death. The premium is higher than the premium for term insurance taken out at the same age, but remains the same year after year.

The excess of premium in the early years goes to build up the reserve that is needed in the later years when the premium is lower than the term insurance rate at the then attained age. It is because of the reserve that the policy can provide for payment of a cash surrender value and other non-forfeiture values upon termination of the policy.

The policy also provides for loan values. So long as the policy remains in force, the company must earn interest on the funds held to cover its reserves. If, therefore, the insured wishes to take a loan on his policy and continue it in force, the company must charge interest on the loan as it takes the place of some other investment on which the company would be earning interest.

A cash surrender value is available under the policy or, in lieu thereof, the policy may be converted into paid-up life insurance for a reduced amount or may provide for continuing the insurance on a term basis for a period which the cash value will provide.

Whole life insurance has always been one of the most popular types of insurance.

Limited-payment Life Insurance

This is insurance, against death at any time, but the premiums are payable for a limited period of years only—15, 20, 30 years, etc. such as “20-payment life”. Otherwise, it is the same as whole life insurance. It also has loan and cash values and can be converted into extended term insurance or a paid-up policy. The premiums, of course, are higher because of the limited period during which they are payable. Sometimes people buy paid-up insurance with one lump payment (Single Premium) and this represents the extreme in limited-payment life insurance.

Endowment Insurance

This is a combination of life insurance with a larger portion of investment. Endowment insurance, in addition to providing for payment of the full amount in cash during the endowment period, provides for a like payment at the end of the endowment period. It usually provides the right to have the latter amount payable in the form of an annuity or income payable for life. Premiums are paid, as in the case of limited payment life insurance, for a definite period of years only, for example, 20 years. If the policy-holder dies before the end of the period, the company immediately pays the face amount of the policy to the named beneficiary. If he lives to the end of the period, the company pays the face amount of the policy to him. He is “endowed” with it. It is his and he may use it for further investment or as he pleases.

Endowment insurance, as can easily be surmised, is sold at higher rates than term, whole life, or most limited-payment life policies. This is because the company is obliged to amass a larger reserve within a shorter time. Endowment insurance also has loan and cash values and may be converted into extended term insurance or into a paid-up policy.

Participating and Non-participating Policies (Reference: Life Insurance Dollars and Sense published by The Canadian Life Insurance Association)

Almost all the different types of policies can be bought as either participating or non-participating.

In a non-participating policy, the premium rate is the amount the company expects will be needed to pay for the cost of providing the insurance and additional benefits.

In a participating policy, the premium rate is somewhat higher than the amount the company expects will be needed to pay for the cost of providing the insurance and the benefits. However, participating premiums are partly returned in benefit payments, called policy dividends, which reduce the actual cost of the policy. These yearly policy dividends are based on the business experience of the company.

Which is better? When a life insurance policy is purchased there is no way of predicting whether a participating or non-participating policy will be lower in cost in the long run. Competition tends to keep the cost on a comparable basis. In the recent past, more participating policies have been purchased than non-participating ones.

Other Types of Life Insurance

All other types of policies are, for the most part, combinations of the plans already described. The prospective purchaser should have no difficulty in understanding and determining their relative merits by studying their provisions and terms. He should analyze his requirements and purchase the form of insurance which will meet them.

For example, there is the policy sometimes called a “family income” policy, consisting of a combination of term and whole life insurance. Then there is a joint life insurance policy. These and other plans are based on different combinations of the same essential factors found under the plans of life insurance already described. A recent development is the variable insurance policy in which the policy holder assumes certain risks together with the company on a portion of his premium which is invested in common stocks in the hope that over a long term his policy will yield higher benefits. For detailed information about life insurance, ask for the booklet “Life Insurance—A Canadian Handbook” from the Canadian Life Insurance Association, 44 King Street West, Toronto, Ontario, telephone 364-6295. The booklet also describes the kinds of annuity contracts which life insurance companies issue to people who wish to provide guaranteed or variable retirement benefits for themselves or their families.

BURGLARY, ROBBERY AND THEFT INSURANCE

Insurance policies which cover losses due to robbery, burglary, or theft are available from any insurance companies. Consult the yellow pages of the telephone directory under the heading “Insurance Companies”.

FIRE INSURANCE

Insurance against losses due to fire is available. Coverage can be given to commercial and residential buildings, including their contents such as furniture, personal articles, etc. Contents are usually covered only while in the particular building designated in the policy.

Protection can also be arranged for losses due to lightning, windstorm, hail and other damages caused by the natural elements. Consult the yellow pages of the telephone directory.

HOSPITAL AND MEDICAL INSURANCE

The Province of Ontario offers hospital and medical insurance coverage to every resident who is a landed immigrant or a Canadian citizen. For details about the provincial health insurance program see the section "Health" on pages 30-37 in this booklet.

AUTOMOBILE INSURANCE

See page 113 of the section "Automobiles" in this booklet.

TAXATION

INCOME TAX

Canada has one central or federal government and ten provincial governments. Almost all Canadian taxpayers are subject to both federal and provincial income taxes. The federal government collects the provincial personal income tax for the Province of Ontario so that only one tax form is required.

If a person lives in Canada, whether or not he is a Canadian citizen, his income from all sources both inside and outside of Canada is subject to income tax.

Taxation Year

The Canadian taxation year runs from January 1st to December 31st. If a person resides in Canada for only part of the taxation year, he is still subject to income tax, and will have to pro-rate his personal exemptions based on the number of days he spent in Canada in the year. Tax forms are submitted only once -on or before April 30th each year. There are penalties for late returns.

Those who are waiting until they are established in Canada before bringing their wives and children here should contact the local tax office (see address on page 98) for information as to how they may claim exemptions for support of these dependents.

Allowable Exemptions

There are certain deductions a taxpayer can make from his *total* income; he then pays an income tax on the balance, or his *taxable* income. These deductions are:

1. A basic \$1,706 deduction for every taxpayer who has been in Canada for the whole of the tax year (January 1 to December 31);
2. A further \$1,492 if he is married and his spouse's income does not exceed \$314 for the year;
3. A \$320 deduction for each dependent child under 16 or \$586 for each dependent child 16 or older.
4. A basic \$100 deduction for charitable donations and medical expenses, regardless of the taxpayer's marital status or the number of dependents he has;
5. Up to \$150 deduction for personal employment expenses (e.g., tools, equipment, books, etc.—receipts not required);
6. Contributions to the Canada Pension Plan can be deducted up to a maximum of \$106.20.
7. Annual membership dues to a trade union, professional association, or an association of public servants can also be deducted;
8. Contributions to the Unemployment Insurance Fund up to a maximum of \$123.76 (Benefits are now taxable.)
9. Child care expenses up to \$500 for each child under age 14, with a maximum of \$2,000 (or 2/3 of claimant's earnings, if earnings less than \$3000) per family. Disabled children over 14 may be claimed as well.

For further details or more specific information, contact the Tax Information Office, address on page 98.

Payment of Income Tax

Every person who files an income tax return must include his Social Insurance Number, which provides positive identification. Application forms for Social Insurance Numbers are available from local post offices, taxation offices, and Canada Manpower Centres.

Unless the taxpayer is in business for himself, his employer will deduct a pre-determined amount (depending on the taxpayer's personal exemptions) from his salary on a regular basis. The taxpayer pays any balance due (or receives a refund) when he files his annual return.

T4 Slips

Each year, during January and February, employers prepare individual records of earnings and deductions for all employees. These are called T4 slips. A copy is sent by the employer to National Revenue, Taxation, and the taxpayer receives two copies—one to attach to his income tax form, and one to keep for his own records. The taxpayer must have received his T4 slips from his employer around the 1st of March, since employers are required to have them in the mail by February 28. (This is for those who file an annual income tax return.)

Supplementary Income

In addition to salary, or wages, it is necessary to report any tips or gratuities received. If a taxpayer has a part-time job, in addition to his regular employment, and earns under \$250.00 in the year, he will not receive a T4 slip but he should report the income on his tax form.

Family Allowance payments must now be included in the income of the person who claims an exemption for the child. If neither parent claims the child the one receiving the allowance must declare it.

Bond and bank interest and dividends from investments, both Canadian companies and companies abroad, should be reported. Retirement pensions are considered as income and should be reported.

A tax on 50% of capital gains has recently been introduced.

It is not necessary to report as income Workmen's Compensation payments, and certain disability pensions.

All inquiries about taxation should be directed to the District Taxation Office (address on page 98). A list of district offices and more detailed information is available in a booklet called "An Introduction to Canadian Income Tax," available from the District Taxation Office or:

Department of Manpower and Immigration, Material Management Services,
Room 101, Bourque Building, 305 Rideau, Ottawa, Ontario.
996-2191.

SALES TAXES—FEDERAL AND PROVINCIAL

The Government of Canada applies a sales tax at the manufacturer's level on almost all commodities including gasoline, liquor and tobacco. This tax is usually included in the price paid at retail and is not shown separately on the bill. It is an indirect or "hidden" tax.

The Province of Ontario imposes a "retail sales tax" on a wide range of items when purchased as well as to telephone, telegraph services, hotel and motel accommodation. This tax must be shown separately on the bill and is a direct tax. It cannot be included in the price nor can the seller absorb it—it must always be paid by the purchaser.

Most purchases are subject to the tax at 5% (7% as of January 1, 1976) except housing, children's clothing, food products, prescription drugs, classroom supplies, newspapers, electricity and certain other items which are specifically exempted.

Tax at the rate of 10% is applied to prepared meals sold at a price of over \$4.00, liquor, wine, beer and admissions to places of entertainment.

Storekeepers making taxable sales are registered agents of the Province and collect the tax for the Province.

MUNICIPAL (PROPERTY) TAXES

Each municipality is responsible for providing local services, such as education, police and fire protection, local roads and services, parks and recreation, etc. In order to pay for these services local or municipal taxes are levied, based on the assessed value of the house and property so that the rate will vary from area to area and from house to house. Municipal taxes are only assessed against property owners. If a house or apartment is rented, the monthly rent includes an amount sufficient to cover the taxes.

When a home is purchased and paid for by mortgage payments, normally the mortgage payment will include an amount sufficient to pay the taxes on the property, but this should be taken into consideration and confirmed at the time of purchase.

Payments by Instalment

Municipal taxes can normally be paid in 3-6 instalments, depending on the local municipality; penalties are assessed for overdue payments. Failure to pay municipal taxes could result in the municipality taking over the property.

ONTARIO TAX CREDIT SYSTEM (Formerly: Rent Rebate)

The Ontario Tax Credit System is designed to improve the fairness of the provincial and municipal tax systems.

The following is a general outline of the Ontario Tax Credit System.

Who Is Eligible

All people who were resident in Ontario on December, 31, 1974, may be eligible.

How The System Works

Ontario's tax credits are integrated with the personal income tax system administered by the federal government. Residents must complete the purple Ontario Tax Credit Form contained in the income tax package, as well as the federal income return. The Ontario Tax Credit Form is filed with the federal income tax return even though the claimant may have no taxable income.

Who Benefits

There are three separate credits which must be related to the claimant's taxable income to determine the tax credit the claimant will receive.

1. *The Property Tax Credit:* This credit is equal to the lesser of \$180 or "occupancy cost", plus 10 per cent of "occupancy cost". For homeowners, "occupancy cost" is property tax paid in 1974. For renters, "occupancy cost" is 20 per cent of rent paid in 1974. The credit only applies to a principal residence. It must be claimed by the spouse having the higher taxable income. Where two or more persons share accommodation, either one person claims the total credit or all persons claim on a proportionate basis, giving the names of the other claimants.

2. *The Sales Tax Credit:* This credit is equal to one per cent of total personal exemptions. In this way, the credit recognizes age, family size, financial dependency, and disability. It is essential that the claimant complete the calculation of his total personal exemptions on his federal income tax return.

3. *The Pensioner Tax Credit:* This credit provides additional tax relief for senior citizens. It is equal to \$110 per person or married couple where one or both are aged 65 or over. In the case of married couples where both spouses are over 65, the spouse with the higher taxable income must claim. If both spouses are 65 or over and neither spouse has a taxable income, the pensioner tax credit must be claimed by the same spouse who is claiming the property tax credit, except when no property tax credit is being claimed; in which case either spouse, but not both of them, may claim the pensioner tax credit.

IMPORTANT! To determine his fair share of the Ontario benefits, the claimant must add up the individual credits for which he is eligible, and then deduct two per cent of his taxable income. If the claimant has no taxable income, the tax credits are paid in full.

The maximum credit which may be claimed is \$500.

Where Can a Resident Receive More Information?

Ontario residents can obtain more information by calling the Guaranteed Income and Tax Credit Branch telephone information centre. The information centre can be reached, free of charge from anywhere in the Province.

Outside Metropolitan Toronto: dial "0" and ask the operator for Zenith 8-2000.

Metropolitan Toronto local calling area: dial 965-8470.

During peak inquiry periods, the centre will operate during evening hours and on weekends.

For those persons wishing to write for tax credit information, the address is:

Guaranteed Income and Tax Credit Branch

Ministry of Revenue

Queen's Park

Toronto, Ontario

M7A 2B3

Residents can also receive assistance from Federal District Taxation Offices.

LAW

Much of the following information comes from a booklet called "The Law and You", published by the Toronto Board of Education. This booklet is available free on an individual basis, or, for quantity orders, at 50¢ per copy. For further information contact:

Toronto Board of Education,
Information and Publications,
155 College Street,
Toronto, Ontario. M5T 1P7
362-4931, Ext. 459

LAWS GOVERNING CANADIAN SOCIETY

The laws of Canada and Ontario apply to every person in Ontario, even if he is only here for a weekend visit at a friend's house. As soon as a person enters Ontario, he is responsible for any crime he commits in breach of the laws of Canada and Ontario.

KINDS OF LAWS THAT GOVERN US

Two types of laws determine the rules a person must live by: criminal law and civil law. Criminal laws are passed by the Federal Government in a statute called "The Criminal Code of Canada". Civil laws are all laws that are not criminal laws. If a matter is not a criminal matter, it is by definition "civil". These laws are found in federal statutes, provincial statutes, municipal acts, as well as in the common law and vary somewhat from one province to another. In civil law a person is not considered to have committed an offence, but is considered to have committed a civil wrong. If he is found to be wrong the judge will assess damages in the case, which will be awarded to the person wronged.

CRIMINAL LAW

Criminal law regulates the conduct of the individual and protects the individual and his property. Since the Criminal Code is passed by the Federal Government, criminal law is the same throughout Canada. The Criminal Code is applied, administered, and enforced by each provincial government, however. The Criminal Code provides penalties for offenders of criminal law.

The offences against criminal law fall into one of two categories, usually depending on the seriousness of the crime committed. The offences are either *indictable offences* or *summary offences*.

Indictable Offences

Murder, manslaughter (non-capital murder), serious assault, theft, and serious driving offences are some of the indictable offences. Many of these crimes must be tried by a judge and jury, but some may be tried by a county court judge alone, or by a provincial judge.

Summary Offences

Minor assault, and disorderly conduct are some of the offences which are considered less serious in nature and therefore punishable on summary conviction. This means that these crimes are tried in a *summary* way in a provincial judge's court.

Some offences are not crimes under federal law, but are still provincial offences and are punishable by fines or short terms of imprisonment.

JUDICIAL SYSTEM IN CANADA

One of the fundamental concepts of the Canadian system of justice is that a person, even though arrested and charged with a crime, is presumed to be innocent and must be proven guilty by the Crown *beyond a reasonable doubt*. This is of course the opposite of the system in some countries where a person accused of a crime is considered guilty until *he himself* proves his innocence.

The maximum “guilty beyond a reasonable doubt” is a valuable safeguard in Canada’s legal system. During the course of a criminal trial, if the accused pleads not guilty, the Crown must present evidence of the accused’s guilt, and at the end of the trial the judge (and a jury in some cases) must be sure (1) that the accused is in fact the person who has committed the crime, and (2) that the Crown has proven every material fact of the crime. At the end of the trial, if there is any reasonable doubt, the judge or jury cannot convict the accused.

If a plea of guilty is presented to the Court, that is the end of the trial and the judge will hand down his sentence because the accused has admitted his guilt.

JURY SYSTEM

In some cases there will be a jury as well as a judge to hear the facts of the case. A jury is made up of twelve persons in a criminal trial, and six persons in a civil case. These twelve *veniremen* (a legal term for the members of a jury) are selected by both the Crown Attorney (the lawyer who represents the Crown and attempts to prove the accused guilty) and the defence lawyer (the lawyer chosen by the accused to defend him in Court). At the end of the trial, after all the facts have been presented, the jury decides on the basis of the evidence presented whether or not the accused has been proven guilty beyond a reasonable doubt. The decision of the jury must be unanimous or a new trial will be held. The unanimous decision is another safeguard in our legal system.

All Canadian citizens (except some categories of persons, such as judges, police officers and lawyers) over 18 years of age are eligible for jury duty.

PRE-TRIAL RELEASE (Bail Reform)

Until recently, an accused was required to remain in custody until his trial, unless he could persuade the judge to release him on his posting some security (such as cash or property). Now, for most cases, when the accused is first brought before the court he must be released pending his trial, without conditions, unless the Crown wishes to show cause why the accused should be kept in custody, or why some condition, such as posting security, should be imposed. This means that the accused has a primary right to be released unless the Crown can demonstrate good reason why he should not be released. If the accused does not appear for his trial, the court may issue a bench warrant for the accused’s arrest. The police are then entitled to arrest the accused and return him to stand trial. Failure to appear is an additional offence for which the accused may be tried.

CRIMINAL CONVICTION

If, at the end of a trial or after a plea of guilty, the judge decides that the accused is guilty, he will be so found. The judge may then either convict the accused or, if he thinks that the registering of a formal conviction will serve no useful purpose and it will be unduly detrimental to the accused, he may grant the accused a “discharge”. He may either grant the discharge unconditionally, or he may impose certain conditions with which the accused must comply for a period of time in order for the discharge to be effective. If a conviction is entered, the accused may be made to pay a fine and/or serve time in jail or penitentiary. A conviction becomes part of the accused’s criminal record, which may remain with a person for the rest of his life.

CONSEQUENCES OF A CRIMINAL RECORD

A person with a criminal record will find it harder to get a job; many businesses require employees to be bonded, and insurance companies often refuse to bond anyone with a criminal record; civil service and other government jobs may also be closed to those convicted of a crime; the armed forces will not usually give a commission to persons convicted of a crime; a person convicted of a crime may find that certain other countries will not allow him to immigrate.

Recently, a procedure has been introduced whereby a person may, after five years in the case of an indictable offence and after two years in the case of a summary offence, apply to the Government of Canada to be pardoned for his offence. Inquires are made, and if it is decided that the person is no longer living a criminal life and if the fact of his conviction serves no useful purpose, then a pardon will be granted. If a pardon is granted, it is as if the conviction occurred, and all the relevant court documents relating to that conviction are destroyed. Applications for pardons should be directed to the Solicitor General of Canada, Parliament Buildings, Ottawa, Ontario.

TYPES OF PUNISHMENT

Three types of punishment are used when a person is convicted of a crime: fine, imprisonment, or probation following a suspended sentence. A fine is levied for offences of a minor nature. Imprisonment is given for more serious crimes. The length of time varies according to that specified by the Criminal Code, the convicted person’s previous record, and many other factors which may be divulged in evidence or by a pre-sentence report. A suspended sentence is a postponement of punishment for a specified time, up to a maximum of two years and subject to certain conditions.

During this time, the convicted person is on probation and must carry out such conditions as the court may see fit to impose. (For example, restrictions may be placed on the time the accused must be home at night, or he may be required to stay away from certain companions and places.) If a person has received a suspended sentence for a first offence, it is quite probable that he will be sent to jail for a second offence.

TRIAL PROCEDURE

Most charges are tried by a provincial judge at a summary trial and he metes out punishment to those he convicts.

Where the accused person is to be tried by a higher court either by a judge and a jury or a judge alone, the judge must decide if there is sufficient evidence to put the accused on trial. This procedure is known as a preliminary hearing. If the judge finds there is sufficient evidence against the accused, he remands him to the higher court. In some provinces the case is also reviewed by a grand jury and if they too are satisfied there is sufficient evidence, the accused must stand trial.

At the trial, the accused's lawyer and the prosecuting attorney will try to bring out all the facts in the case, and a petit (petty) jury will decide whether or not he has committed the crime. They must all agree on the verdict. He cannot be convicted if even one juror believes he is not guilty.

JUVENILE CASES

Persons under sixteen who are accused of a crime are not tried in the regular court system but in the Provincial Court (Family Division). This is because special efforts are made to try to keep the juvenile offender from becoming an adult criminal.

The family court also assists young persons who have been neglected by their parents, determines who their legal guardians should be under certain conditions, and performs a number of other tasks for juveniles and their families.

Records of the court are confidential, so no person who is tried in family court has to grow up with an official criminal record. In some cases, if the juvenile offender is fourteen years of age or older, the judge may ask that he be tried by an adult court if he thinks this is the proper way of handling a particular case.

SYSTEM OF COURTS

FEDERAL COURTS

Supreme Court

The Supreme Court of Canada was established in 1875 for the purpose of hearing appeals from provincial courts and the Federal Court of Canada. It is composed of a Chief Justice and eight judges, all of whom must retire at the age of 75.

Judicial Committee of the Privy Council

Until 1949 this court, located in England, was the highest court of appeal for Canadian cases. In 1949, appeals to this court were abolished by an act of Parliament.

Federal Court

This court deals with cases involving claims against the Federal Government. It also handles maritime legal disputes. Some of its other functions are concerned with matters of income tax, patents, and copyrights.

PROVINCIAL COURTS

Supreme Court

In Ontario the Supreme Court has two divisions: the Court of Appeal and the High Court. The Court of Appeal is only concerned with appeals from the High Court or lower courts. The High Court tries cases in both civil and criminal law and also hears a few appeals.

The judges in all Provincial Supreme Courts are appointed by the Governor General in Council.

County and District Courts

These courts exercise wide criminal jurisdiction and exercise original jurisdiction in civil cases. They are also Courts of Appeal for decisions given in Provincial Judges Court in summary conviction cases.

The judges of these courts are appointed by the Governor General in Council.

Other Provincial Courts

The various types of other Provincial Courts and their functions are discussed below. These courts are completely under Provincial control.

Small Claims Courts

These courts deal with contracts, torts, and small claims under \$400. In areas serviced by District Courts the jurisdiction of the Small Claims Court is \$800.

Surrogate Courts

These courts deal with the probate of wills and the administration of the estates of persons dying intestate (without a will).

Provincial Court (Family Division)

These courts deal with domestic situations, and with charges under the Juvenile Delinquents Act of Canada against persons under sixteen years of age.

Provincial Court (Criminal Division)

Virtually all criminal cases initiate in the Provincial Court (Criminal Division), and the great majority of them are disposed of in this court. The Provincial Courts also try cases involving breaches of Provincial Statutes and Municipal By-laws. (The most frequent case of this type would be cases under The Highway Traffic Act of Ontario.)

Assessment Review Court

This court functions as a Court of Appeal in disputes concerning municipal assessments and voters lists.

THE LAW AND THE CITIZEN

RELATIONSHIP OF THE POLICE AND THE LAWS

The police enforce the laws passed by the Legislature of the province and the Parliament of Canada.

THE ARREST

A police officer must have reasonable grounds to believe a person is committing or has committed a crime in order to make an arrest.

QUESTIONING IN THE POLICE STATION

When a police officer arrests a person he must specify IF ASKED that an arrest is being made and for what reason. If the arrested person is taken to the station he does not have to answer any questions initially except to give his name and address. If the arrested person does answer questions, anything he says may be admissible as evidence against him in a subsequent trial.

PHONE CALLS

An arrested person can call a relative or a lawyer and is allowed to make any reasonable number of calls necessary to contact the person desired.

FURTHER QUESTIONING AND CONFESSIONS

The arrested person does not have to answer any questions until his lawyer arrives. Any confession must be made voluntarily and written out and signed by the confessor. Confessions should only be signed in the presence of a lawyer who can act as a witness and give legal advice.

LAYING CHARGES

After the questioning, if the police feel there is enough evidence, they charge the arrested person, who then becomes the accused. However, he is not guilty until proven so beyond a reasonable doubt in a fair trial in a court room.

APPEARANCE IN COURT

If an accused person appears in court without a lawyer a "duty counsel" will do what he can for the accused. In most cases he will have the case adjourned until the accused can get a lawyer.

In days gone by a person occasionally pleaded guilty to "get it over with" because he could not afford a lawyer. This should not happen now, because of the duty counsel and the Legal Aid Program (see page 103).

LAW ENFORCEMENT

Law enforcement is largely a local concern in Canada, except in certain types of criminal activity, such as smuggling, spying, drug offences, etc. Even then law enforcement in such cases often involves the cooperation and support of local law enforcement bodies where they are in existence.

In Ontario three main law enforcement groups exist: The Royal Canadian Mounted Police (R.C.M.P.), The Ontario Provincial Police (O.P.P.), and local, or municipal, police forces. According to information provided by the Metropolitan Toronto Police Department, these three law enforcement groups generally cooperate in the following way in Ontario:

All police officers are Peace Officers and as such are empowered to enforce the provisions of the Criminal Code of Canada. However, there are many other Federal Statutes such as the Income Tax Act, Customs and Excise Act, etc., which because of their special nature are enforced by the R.C.M.P. or officers appointed for that purpose. See page 105 for the R.C.M.P. headquarters in this area.

The Ontario Provincial Police (see address on page 105) and municipal police (where they exist) enforce all Provincial Statutes as well as the Criminal Code of Canada. In addition, municipal police (see address on page 105) enforce the various municipal by-laws.

Generally speaking, the R.C.M.P. and O.P.P. are not responsible for law enforcement within the boundaries of a municipality which has a police force. The R.C.M.P. assist local police in the enforcement of the Narcotics Control Act, and the O.P.P., in some cases, enforce gambling and liquor laws within a municipality and sometimes actually police a municipality which does not have a local police force.

Although the authority of the various police forces does overlap, a great deal of liaison and cooperation ensure that the most effective use of this authority is made.

LEGAL AID

The Law Society of Upper Canada administers the Ontario Legal Aid Plan with funds provided by the Provincial Government.

The Ontario Legal Aid Plan is designed to ensure that no one shall be denied the services or advice of a lawyer because of lack of money. All persons in the Province may now receive the same legal representation or advice which any citizen—with the financial means to do so—would normally secure for himself.

Legal assistance is not "charitable" and in some cases is not free. Under the Plan the financial qualification for Legal Aid is based on the "need" of the applicant and not on an arbitrary "means" test. After an application has been made it will be referred to the Ministry of Community and Social Services which will investigate the income, expenses and capital assets of the applicant and make a report thereon to the Area Director as to whether the applicant can pay for part of the services or the complete cost.

If a person requires the services of a lawyer under Legal Aid he may apply directly to the Area Director or any lawyer in the Province. When a certificate is issued the applicant will take the same to a lawyer of his choice who participates in the Plan. Neither the Court nor the public will know that he has received legal assistance.

Duty counsel are in most Provincial Judges' Courts in order to assist persons in custody or on bail or persons appearing in response to a summons. The duty counsel can and will advise a person on his legal rights and assist him in applying for an adjournment or for pre-trial release.

For further information about Legal Aid, contact the local Area Director (address on page 105) or the Provincial Director's office at 145 King Street West, Toronto, telephone 361-0766.

CRIMINAL INJURIES COMPENSATION BOARD

The Criminal Injuries Compensation Board has been set up to compensate for personal injuries suffered by innocent victims of crimes of violence. The person wishing to apply for compensation must contact the local police immediately and must be willing to testify against the offender to see that he is brought to justice. If the offender is never apprehended, the victim is still eligible to apply for compensation.

To apply the victim should contact the Criminal Injuries Compensation Board, 481 University Avenue, 7th Floor, Toronto, Ontario, 965-4755. Application must be made within one year of the date of the crime. With the application should be included all medical reports concerning the injury, proof of out-of-pocket expenses, and proof of loss of wages.

WILLS

The Wills Act of Ontario provides that any person over 18 years of age may dispose of his property by a Will in writing. Such Will must be signed in the presence of two or more witnesses who are not receiving any benefit under the Will.

In the absence of a Will, when a person dies his property is distributed according to various Ontario laws, and these may not be strictly in accord with what the person would have wanted. Thus, it is desirable to have a Will which will express the intention of the person directly.

A person is well advised to have a lawyer or a trust company draft his will for him, in that such service ensures that the Will will be in proper form, and also is not particularly expensive (usually under \$100.00).

FAMILY PROPERTY LAW

The following information was taken from the Ontario Law Reform Commission Report on Family Law. The report also gives recommendations for changes in the present law that are not included below. Copies may be obtained from the Ontario Government Bookstore, 880 Bay Street, Toronto.

1 SEPARATE PROPERTY

The system of property* which now governs family property rights in Ontario, is known as a system of separate property. Under this system, each spouse continues to own separately the property that belonged to him or her before the marriage. Generally, goods and lands purchased during the marriage belong to the party who paid for them. Property acquired by the spouse during the marriage, for example, as earnings, gifts, or inheritance, remains the property of the acquiring spouse.

2 THE MATRIMONIAL HOME

The wife has a qualified right to live in the matrimonial home, even though the deed may be registered in the husband's name alone. If her husband deserts her, she has a right to stay on in the matrimonial home, although she can be forced to leave if the husband sells the home to an innocent buyer. Where her right to stay in the home is in question, she can apply to a court under *The Married Women's Property Act* for an order declaring her right to stay in the home.

If the wife's name is not on the registered deed, she can in some cases obtain a court order declaring that she is a part owner. The court will consider many facts: who is the registered owner, who contributed to the down payment, who made the mortgage payments, and what did the parties intend about who owned the home. Unless the wife has made a direct financial contribution to the purchase of the home, she will not likely succeed in proving that she is a part owner.

The situation is different if the home is registered in the names of both the husband and the wife: the husband cannot sell or mortgage the home without the wife's consent. If one of them wishes to sell and other does not, the party wishing to sell can apply to a court to force the sale of the home. The court will look at all the circumstances surrounding the ownership and occupation of the home, as well as the conduct of the spouses, and use its discretion before ordering that the property be sold.

3 GIFTS

If the husband pays for an asset, whether it be a car, a house or a vase, and puts it into his wife's name alone, he is presumed to have made a gift to his wife and the asset becomes her separate property, under her exclusive control. If the wife does the same thing, the presumption is different: if she buys something with her own money and puts it in her husband's name alone, she is presumed to have given it to him in trust for herself, and it continues to be hers. These presumptions do not apply in every case and can be disproved by evidence to the contrary.

*Property includes both real estate and personal property such as automobiles, stocks and bonds, the furnishings of the matrimonial home, bank accounts and any other kind of property. The word "asset" is used interchangeably with property.

4 JOINT BANK ACCOUNTS

If a bank account is opened in the names of both the husband and the wife, it does not necessarily mean that they are each entitled to one half of the balance. For instance, if the husband is the only one depositing money in the account, he may have intended that his wife use the account to pay household expenses but that he would own the balance. It depends on what the parties intended as shown by such facts as whose money went into the account.

5 MAINTENANCE

At the present time the wife has a right to be supported financially by her husband, but she is not obliged to support him during the marriage. The law is here recognizing the dependent status of most women. However, the wife's right to support depends on her personal conduct. Proven adultery for example, will prevent her from obtaining an order for support for herself except on divorce, when adultery may or may not prevent her from obtaining maintenance.

There are a number of laws in effect in Ontario, under which only the father of the children can be ordered to pay child-support. A mother having custody of the children may obtain support for the children, even if she has lost her own right to support through adultery.

6 PLEDGING THE HUSBAND'S CREDIT

Since a husband is responsible for providing his wife and children with items necessary for their support, a wife can buy such items on her husband's credit, providing he has not notified the stores that he will not be responsible for his wife's debts. How much the wife can buy on her husband's credit depends on their standard of living, and she can only buy items which are really necessary.

7 DOWER

The dower right is the right of a wife upon her husband's death to a life interest in one third of all real property acquired by the husband during the marriage. If the husband puts a mortgage on the property, the mortgagee may ask that the wife release her dower. If she refuses, she cannot be compelled to do so. Note that a wife loses her right to dower by committing adultery. There is no dower right in jointly-owned property.

8 DEATH

If a husband dies without a will his widow can either take her dower rights, or receive the first \$50,000 of his estate and some share of the remainder under *The Devolution of Estates Act*. A married woman can lose both these choices if she commits adultery. If the spouses are joint owners of the matrimonial home, the husband's share automatically passes to the wife when he dies, and she takes this in addition to her rights under the Act. If the home is not held in both their names jointly, its value is included in the estate from which the wife takes her share. If a will is left by the deceased, distribution is according to its terms. Should the husband's will fail to provide adequately for his wife or children, they can apply to the Court under *The Dependant's Relief Act* for a portion of the estate. Note that a wife can lose her rights under this statute, too, by committing adultery.

LICENSING

MUNICIPAL LICENSING

The following licences fall under the licensing authority of municipalities. (See page 110 for the municipal licensing office.) The list which follows was provided by the Metropolitan Licensing Commission of Toronto; therefore this list is only an approximation of what licences other municipal licensing authorities issue. In addition, the licensing authority in Metropolitan Toronto has a head office which issues certain types of licences and five area offices throughout Metropolitan Toronto which issue licences for those activities tied to a certain locality; in other municipalities the following list of licences would probably all be issued from one office.

LICENCES ISSUED AT HEAD OFFICE

- | | |
|--|---------------------------------------|
| 1. Ambulance Owners & Drivers | 21. Heating Contractor |
| 2. Auctioneer | 22. Insulation Installer |
| 3. Bill Distributor & Poster | 23. Livery Owner & Driver |
| 4. Building Renovator | 24. Master Steam & Hot Water Heating |
| 5. Cab Owners and Drivers | 25. Master Warm Air Heating Installer |
| 6. Cartage Owners and Drivers | 26. Milk Wagons (Dairies, Transports) |
| 7. Chimney Repairman | 27. Pedlars—all categories |
| 8. Coal and Fuel Oil Dealer | 28. Plumbers—Master |
| 9. Collector (Salvage) | 29. Plumbing Contractor |
| 10. Drain Contractor and Layer | 30. Plumbing & Heating Contractor |
| 11. Driving School Operator & Instructor | 31. Refreshment Vehicles |
| 12. Driveself Rental Car | 32. Refreshment Vehicle Driver |
| 13. Driveself Rental Motor Scooter | 33. Refreshment Vehicle Assistant |
| 14. Driveself Rental Motorcycle | 34. School Bus Owner and Driver |
| 15. Driveself Rental Snowmobile | 35. Septic Tank Installer |
| 16. Driveself Rental Truck | 36. Sign Painter |
| 17. Electricians—Master | 37. Special Sales |
| 18. Electrical Contractor | 38. Taxi Cab Broker |
| 19. Fuel Deliveryman | 39. T.V. Antennae Installer |
| 20. Hearse Owners & Drivers | |

LICENCES ISSUED IN AREA OFFICES

- | | |
|-------------------------------|---------------------------------------|
| 1. Animal Vendor | 18. Laundry Agency |
| 2. Automobile Service Station | 19. Laundreteria |
| 3. Bake Shop | 20. Lending Library |
| 4. Barber | 21. Massagist |
| 5. Billiard Hall | 22. Massagist's Assistant |
| 6. Boats for Hire—Keepers of | 23. Meat Vendor |
| 7. Bowling Alley | 24. Milk Shop |
| 8. Cigarettes | 25. Motels |
| 9. Cigars | 26. Motor Vehicle (Stock Cars) Racing |
| 10. Tobacco | 27. Moving Picture Show |
| 11. Circus | 28. Pawnbroker |
| 12. Dealer in Old Gold | 29. Pet Shop |
| 13. Fresh Fish Vendor | 30. Place of Amusement |
| 14. Fruits and Garden Produce | 31. Proprietary Club |
| 15. Foodstuff | 32. Public Address System |
| 16. Hairdresser | 33. Public Bath and Steam Bath |
| 17. Laundry | 34. Public Garage |

- | | |
|---|--|
| 35. Public Hall | 45. Shows of Antiques, Boats & Furniture |
| 36. Refreshment | 46. Swimming Pools |
| 37. Roller Skating Rink | 47. Tourist Camp including Motels |
| 38. Second Hand Dealer | 48. Trailer Camps |
| 39. Second Hand Dealer (trade-ins only) | 49. Trailer for Living or Sleeping Accommodation |
| 40. Second Hand Salvage Yard | 50. Transient Trader |
| 41. Second Hand Shop | 51. Travelling Shows |
| 42. Shoe Repair | 52. Victualling |
| 43. Shoe Shine | |
| 44. Shooting Gallery | |

LICENCES ISSUED BY BOROUGH OFFICES

1. Lodging Houses
2. Tourist Homes (Prov.)
3. Signs
4. Lottery Permit
5. Dogs
6. Kennel Licence
7. Dry Cleaning-Plant-Receiving-Spot-Pressing.

MARRIAGE LICENCES

Marriage licences are also issued by municipal licensing authorities; usually it is the City Clerk's Office (see page 110). In Ontario a marriage licence must be obtained at least three days before the wedding is to take place and it must be used within three months after the date of issue; a fee of \$15 is charged for issuing the licence. Those who are under 21 must bring their birth certificates when applying for a licence, and those under eighteen must have their parent's consent. If the father is not residing in Canada, a close relative over 21 may give consent.

If one of the parties has been divorced, the procedure is more complicated and time should be allowed for this. Check with a local City Clerk for details.

In lieu of getting a marriage licence, a person may have the banns read three times in the Church in which he intends to be married.

PROVINCIAL LICENSING

The Ontario Ministry of Consumer and Commercial Relations, 555 Yonge Street, Toronto M4Y 1Y7 issues the following types of licenses:

CREDIT UNION CHARTERS

Licenses:

1. Bailiffs
2. Collection Agencies
3. Mortgage Brokers Branch
4. Personal Information Investigators
5. Real Estate Brokers and Salesmen
6. Motor Vehicle Dealers and Salesmen
7. Itinerant Sellers
8. Securities Brokers and Dealers
9. Insurance Companies, Agents, Brokers, Salesman and Adjusters
10. Loan and Trust Companies
11. Incorporation and Registration of Companies
12. Charters for Non-Profit Organizations
13. Foreign Corporations operating in Ontario

LOTTERIES BRANCH

The Lotteries Branch of the Ontario Ministry of Consumer and Commercial Relations (see address on page 110) oversees legislation in connection with lotteries throughout the Province. Where prizes to be awarded in a lottery total more than \$3,500, the person or organization responsible for the lottery must register with the Lotteries Branch mentioned above. If the total value of prizes to be awarded is less than \$3,500, the licensing authority is the municipality where the lottery is to take place (see address on page 110).

LIQUOR LICENCES

Liquor licences are needed for special occasions such as dances, wedding parties, etc., when the drinks (beer, wine or liquor) are being sold or when the occasion is being held in a place other than a private residence. If drinks are being sold in a private residence, a licence is also necessary.

Applications for the Special Occasion Permit can be obtained in person at any liquor store or brewery outlet in Ontario and must be filed with the Liquor Licence Board of Ontario (address on page 110) at least five days prior to the date of the special occasion.

MOTOR VEHICLE LICENCES

The Ontario Ministry of Transportation and Communications is the licensing authority for motor vehicles (address on page 110). For specific information see the section on automobiles (page 111).

DRIVER'S LICENCES

Driver's licences are also issued by the Ontario Ministry of Transportation and Communications (address on page 110). See also the section on automobiles (page 113) for more detailed information.

TRADE CERTIFICATION

In Ontario it is required that certain tradesmen be licensed by the Ontario Government in order to practise their trades. For a list of such trades and detailed information, see page 20 of the section on employment.

ENERGY SAFETY

Energy Safety Branch,
8th Floor, 400 University Avenue,
Toronto, Ontario, M5G 1S5
965-7627

Licences

Operate a Bulk Storage Plant
Transport Gasoline and
Associated Products
Operate a Service Station or Marina
Distribute Natural or Manufactured Gas
Transport Propane
Propane Transfer Facility
Propane Cylinder Handling

Registrations

Contractors — Energy Act
Contractors — Gasoline Handling Act

Certificates of Qualification

1 *Natural Gas*

Gas Fitter I
Gas Fitter II
Gas Appliance Installer I
Gas Appliance Installer II
Maintenance Gas Fitter
Service Gas Fitter
Gas Standby Fitter

3 *Fuel Oil*

Oil Burner Mechanic
Class II
Oil Burner Mechanic
Class III

2 *Propane*

S1 Propane Fitter
S2 Propane Fitter
S3 Propane Fitter
S4 Mobile Homes & Recreational Vehicles
S5 Construction Heating Equipment
S6 Propane Fuelled Engines
S7 Crop Drying Equipment
S8 Propane Fuelled Refrigeration
T1 Tank Truck Operator
P1 Plant Operator
P2 Plant Operator
P3 Plant Operator

4 *Pipeline Inspector*

Gas Pipeline Inspector
Fuel Oil Pipeline Inspector

ELEVATORS AND LIFTS

Elevating Devices Branch,
9th Floor,
400 University Avenue,
Toronto, Ontario, M5G 1S5
965-4111

Licences

All Operators of Elevating Devices

Registration

All Contractors erecting, constructing, servicing, repairing and manufacturing elevators.

Certification of Competency

All Elevator Inspectors and Supervisors

OPERATING ENGINEERS

Operating Engineers Branch,
10th Floor,
400 University Avenue,
Toronto, Ontario, M5G 1S5
965-4188

Certification of Qualification

Stationary Engineer, Classes 4, 3, 2, 1

Hoisting Engineer

Steam Hoisting Engineer

Refrigeration Operator, Class A and B

Compressor Operator

AUTOMOBILES

BUYING A CAR

TIPS FOR USED CAR BUYERS

Ontario's car market is huge, offering a wide variety of models and makes. The buyer must shop carefully and wisely to get the car he wants at the price he can afford to pay.

To help people buying cars, the Motor Vehicle Dealers' Section of the Ontario Ministry of Consumer and Commercial Relations, which registers motor vehicle dealers and salesmen in Ontario, offers these guides. They are the result of years of experience gained in settling complaints and investigating activities of this extensive market.

The dealer should be selected carefully. The buyer should check with friends who have bought cars from him, or check with the local Better Business Bureau (address on page 117). Be suspicious of high pressure selling.

The purchase order is merely an "offer to purchase" until accepted by the dealer. Once the dealer accepts the offer, the terms are binding on both parties. The buyer should not pay a deposit unless he intends to complete the transaction, for he may forfeit his deposit if, after acceptance of the offer, he fails to take delivery. If purchasing a new vehicle not in the dealer's stock, one should not accept verbal promises on the delivery date. If a promise is made, the buyer should insist that this is shown on the purchase agreement. Any warranty or guarantee must be in writing to be effective. The buyer should understand exactly what it means and make sure the terms of the warranty are included in his written contract. (Many cars have "extended warranties" from the manufacturer. Before accepting it on a used car make sure it is still in force.) Remember that verbal promises are meaningless and not binding on the seller.

If the buyer is trading in another car, the purchase order must carry a complete description of the trade-in and the dollar amount of the trade-in allowance. The balance should be clearly indicated along with any amounts for licence transfer, insurance premiums and other charges. Also the odometer mileage reading of both the trade-in and the car purchased (if used) must be shown on the order.

If purchasing a used vehicle, examine the car carefully and do it in daylight. Check for excessive wear, body damage and wheel alignment.

Road test the car. Drive it at different speeds over roads of varying conditions, unless the car is being sold with an "unfit motor vehicle permit".

Under The Consumer Protection Act, the dealer must disclose all credit finance charges. This information must be on the face of the contract, in dollars and cents and in annual percentage rates. The buyer should insist that the number of payments be shown, together with the amount of each payment.

It is the buyer's responsibility to arrange for insurance. If he is trading a car that is insured, he should get his agent to arrange for a transfer. If the car is financed, normally the finance arrangements provide for collision insurance only. The buyer should make sure he is insured for public liability as well.

Private sales may be risky. The person selling a car privately doesn't have to be a registered dealer. Be sure the private sale isn't a "front" for a dealer. Check the automobile's registration with the Vehicle Branch, Ontario Ministry of Transportation and Communications (address on page 117). Check all warranties, claims of ownership, financing and insurance as specified for dealer sold cars.

All used cars sold in Ontario must carry a Safety Standards Certificate. The buyer should make sure he has it before taking delivery. The only exception is a used vehicle sold without licence plates, and then an "unfit motor vehicle permit" must be produced. Such vehicles cannot be driven or licensed until the purchaser produces a Safety Standards Certificate signed by a licensed motor vehicle inspector. The inspection station number must be on the Safety Standards Certificate.

A buyer should never sign more than one order. If the original order is re-written for any reason, make sure that all copies of the original are marked "*cancelled*" or are destroyed in your presence.

In the event of a dispute with the dealer, the buyer should not sign another contract with a second dealer, for he may find the original contract is binding and his deposit forfeited.

For additional information, contact the Motor Vehicle Dealers' Section of the Ontario Ministry of Consumer and Commercial Relations at address on page 117.

REGISTERING MOTOR VEHICLES

The following information comes from the booklet "The Driver's Handbook" prepared and supplied free by the Ontario Ministry of Transportation and Communications. To obtain a copy contact the Driver Branch of the Ontario Ministry of Transportation and Communications, address on page 117.

The owner of every motor vehicle must register it with the Ministry of Transportation and Communications before driving it. For further information or to register a vehicle, contact the Registrar of Motor Vehicles, Ontario (address on page 117).

CHANGE OF ADDRESS

When an owner of a motor vehicle changes his address, notice of such change must be forwarded to the Ontario Ministry of Transportation and Communications on the prescribed form by registered letter or personally filed within six days.

CHANGE OF OWNERSHIP

The buyer and seller of a motor vehicle are equally responsible for notifying the Ontario Ministry of Transportation and Communications of the change of ownership within six days of the date of the sale. The prescribed form is on the back of the motor vehicle permit.

SAFETY STANDARDS CERTIFICATE

When a used motor vehicle changes ownership a Safety Standards Certificate must be produced to the Ministry in order to change the registration record. Without a Safety Standards Certificate the vehicle's plates must be returned to the Ministry. New plates may be issued whenever the Safety Standards Certificate is produced and upon payment of the appropriate fee.

The required Safety Standards Certificate can be completed by an Ontario licensed mechanic or by a dealer in used motor vehicles in respect of those used motor vehicles he sells. (A motor vehicle inspection report issued by the Ministry is not the Safety Standards Certificate mentioned here.)

Regulation 410/R.S.O. 1970 prescribes the inspection procedures, inspection requirements and performance standards of the items to be inspected for a Safety Standards Certificate. A Certificate cannot be issued for any vehicle that fails to pass the prescribed inspection until the required repair or replacement is made.

INSPECTION OF VEHICLES

It is an offence to drive or permit the driving upon a highway of a vehicle that is in a dangerous or unsafe condition.

Police officers appointed to enforce the traffic laws may require a driver to submit his motor vehicle, its equipment and any trailer attached for examination at any time. If the vehicle is found unsafe, it may be removed from the highway until the defective or dangerous condition is corrected. A penalty is provided for refusal to submit the vehicle for examination and if it is found that the vehicle is unsafe, the registration plates may be seized.

CLAIMS JUDGMENTS AND THE MOTOR VEHICLE ACCIDENT CLAIMS FUND

The moment a person purchases a motor vehicle or begins to drive one, he exposes himself to the possibility of great financial loss. Judgments are made by the courts almost every day against negligent owners and drivers.

One can protect his savings, assets, property, and future income with a motor vehicle insurance policy to protect himself against costs of bodily injury or property damage to others. If he does not own a motor vehicle, a driver's policy will protect him if he is driving an uninsured motor vehicle.

UNINSURED VEHICLE REGISTRATION FEE

For those who own a motor vehicle which is uninsured, there is a \$40 uninsured motor vehicle fee to be paid when the vehicle is registered. This fee does NOT give any insurance protection.

MOTOR VEHICLE ACCIDENT CLAIMS FUND

If a person who is uninsured is totally or partly at fault in a motor vehicle collision, the damages or injuries he causes can be paid for from the Motor Vehicle Claims Fund. Judgments of \$50,000 are not uncommon. Arrangements to repay this money in full to the Fund must be made before the driving privileges of the uninsured motorist are restored. Instalment payments may be arranged.

ACCIDENTS INVOLVING UNINSURED MOTORISTS

If a person is involved in an accident with an uninsured motorist he should ask for claims forms by contacting the Director of Claims, Motor Vehicle Accident Claims Fund (address on page 117).

HIT AND RUN ACCIDENTS

The innocent victim of a hit and run driver who suffers bodily injury can recover his loss from the Director of Claims, Motor Vehicle Accident Claims Fund. For further information see page 117.

AUTOMOBILE INSURANCE COVERAGE

THIRD PARTY LIABILITY INSURANCE

Liability insurance for bodily injury or death of any person or damage to property is the most important kind of insurance protection an automobile owner can have.

ACCIDENT BENEFITS INSURANCE

Every motor vehicle liability policy issued in Ontario provides prompt basic indemnity for incurred economic loss arising from bodily injury or death resulting from automobile accidents without the necessity of waiting to decide who is to blame for the accident. The benefits include not only weekly indemnity but also death benefits as well as medical and rehabilitation expenses. The benefits are available not only to the named insured but also to his passengers, pedestrians struck by the insured car and for the insured and his family in another automobile.

COLLISION INSURANCE

Collision insurance will indemnify the insured for damage to his own automobile whether or not he is at fault in an accident. This type of insurance is sold with a deductible amount which must be paid by the policyholder himself. For example, if the deductible amount is \$100 and the repair bill is \$300 then the insured would pay the first \$100 and the insurance company would pay the next \$200. The premium for this coverage would decrease as the amount payable by the insured increases.

ADDITIONAL COVERAGE

Insurance protection against losses to an automobile caused by fire, theft and other hazards is available from insurance companies.

GRATUITOUS PASSENGERS

A non-paying passenger has a right of action against his driver for loss or damage caused, or contributed to, by the *gross* negligence of the host driver. Compensation for rides should not be accepted from passengers unless special insurance protection has been arranged through an insurance agency or company.

DRIVER'S LICENCE

The Ontario Ministry of Transportation and Communications is responsible for licensing drivers of motor vehicles. The Ministry supplies a booklet with information on how to become a licensed driver, as well as information on laws governing the circulation of traffic. This booklet and other information can be obtained by visiting a driver examination office or by writing to the Ontario Ministry of Transportation and Communications, address on page 117. The examination for a driver's licence consists of four parts: tests of vision, knowledge of the rules of the road, sign recognition, and an outside demonstration of driving ability. Appointments for a driver's licence examination can be made by visiting a Driver Examination Centre of the Ministry (address on page 117). Appointments for the road test cannot be made by telephone. The applicant, or any person acting on his behalf must apply in person at an examination centre (see address on page 117). At that time a fee of \$8 is levied for the examination appointment. Such driving test appointments should be made well in advance of the date desired as appointments are usually booked several weeks ahead. An appointment is not necessary for written and vision tests only.

DRIVER'S LICENCE INFORMATION

Age

The minimum age for drivers is sixteen years, and no one may employ or permit a person under this age to drive a motor vehicle on a highway.

Chauffeur's Licence

Anyone who receives compensation for driving a motor vehicle must be licensed as a chauffeur. A chauffeur's licence is obtained at the same centres as a regular licence and for the same fee.

Instruction Permit

An instruction permit may be issued to a person who, except for lack of instruction in operating a motor vehicle, is otherwise qualified to be issued a driver's licence. The permit entitles the applicant to drive a motor vehicle other than a motorcycle for a period of one year provided that such person is accompanied by a person occupying a seat beside him who is licensed to drive a four-wheeled vehicle.

An applicant who is 16 years of age but under 17 years of age is required to have the signed consent of a parent or guardian before applying for an instruction permit. Certificate of consent is on the back of the application form.

Motorcycle Operator's licence

A special licence is needed to operate a motorcycle. To get this licence, it is necessary to pass a special written or oral test as well as a driving and skill test using a motorcycle. To operate both a motorcycle and a car it is necessary to pass driver examinations using both types of motor vehicles. For further information visit a driver examination office or write to the Ontario Ministry of Transportation and Communication, address on page 117.

New Residents of Ontario

A new resident of Ontario who holds a valid driver's licence from the province, country, or state of which he was a resident immediately before becoming a resident of Ontario, has 30 days in which to obtain an Ontario driver's licence. A new resident who comes from another province or state and holds a valid licence from that province or state, can obtain an Ontario licence without taking a driver's test upon surrender of the driver's licence issued by the other province.

Non-Residents of Ontario

An Ontario driver's licence is not required by (1) a resident of another province of Canada who is at least 16 years old and holds a valid driver's licence from that province; (2) a resident of another country or state who is at least 16 years old and holds a valid International Driver's Permit, or who has not resided in Ontario for more than three months in any one year and holds a valid driver's licence from the country or state in which he resides.

HOW A DRIVER CAN LOSE HIS LICENCE

A driver can lose his licence for any of the following reasons:

1. If he is convicted of:
 - (a) driving while his ability is impaired by alcohol or drugs;
 - (b) refusing to submit to a breath test for alcohol;
 - (c) driving when he has more than .08% alcohol in his blood;
 - (d) criminal negligence in the operation of a motor vehicle;
 - (e) dangerous driving;
 - (f) failing to remain at the scene of an accident;
 - (g) motor manslaughter;

the court may prohibit him from driving for various periods up to life.

These offences are criminal offences and a person convicted of any of them has a criminal record.

A conviction for any of the criminal offences mentioned above, without exception, results in a suspension of the driver's licence for periods from three months to two years. This is called a mandatory suspension.

2. If he accumulates 15 points under the demerit point system, suspension is mandatory until the Ministry has retained his licence for 30 days. If point accumulation reaches 15 a second or subsequent time, suspension is for 6 months.
3. If he fails to pay a judgment for damages occasioned by a motor vehicle, or if any payment is made out of the Motor Vehicle Accident Claims Fund on his behalf as the owner or driver of an uninsured motor vehicle, or if having made arrangements to repay the Motor Vehicle Claims Accident Fund on an instalment basis, he defaults on such payments.
4. If he is convicted for producing false evidence with respect to (a) motor vehicle liability insurance, or (b) payment of the uninsured motor vehicle fee.
5. If he is afflicted with, or suffers from, impaired eyesight or any other physical or mental disability or disease which affects the safe operation of a motor vehicle.
6. If he is a habitual drunkard or addicted to the use of narcotic drugs.
7. If he fails to attend a Demerit Point System (see section below on "The Demerit Point System") interview when required to do so or at such an interview fails to show cause why his licence should not be suspended.
8. If he has an unfavourable driving record of convictions and/or involvement in accidents.

9. If he fails to take a driving test when required to do so. (Mandatory licence cancellation.)
10. If the Court orders a period of suspension upon conviction for certain offences, including driving 30 miles per hour or more over the speed limit.

Driving While Under Suspension

If a person is convicted of driving while disqualified, his period of suspension will be extended for a further six months. In addition, he will be liable to either or both of the following:

- (a) A fine of up to \$500.00 or imprisonment up to two years—or both;
- (b) Impoundment of the motor vehicle for three months by order of a court.

The Demerit Point System

The Point System is designed to identify persistent traffic violators and to protect pedestrians and careful motorists from drivers who abuse the privilege of operating motor vehicles. Chronic offenders are responsible for a large share of the collisions. The aim of the Point System is driver improvement. If an irresponsible driver fails to show improvement, he is removed from the road.

How it Works

Upon certification of conviction or payment of the fine out of court, points are recorded on the driver's record for the offences listed in the Point System Table. Demerit points remain on the record for a period of two years from the date of conviction.

At 6 points — The driver is informed of his record and urged to improve his driving habits.

At 9 points — The driver may be required to attend a personal interview to discuss his record and give reasons why his licence should not be suspended.

At 15 points— The driver's licence is suspended, and retained in the Ministry for 30 days.

Upon reinstatement, the driver's licence is returned, but the number of points on the driver's record is reduced to seven. Thus a driver will be on probation and any additional points may again bring him to the interview level. If he again reaches 15 points, his licence will be suspended for 6 months.

Offences Costing Demerit Points

7 Points:

Failing to remain at the scene of an accident.

6 Points:

Careless driving.

Racing.

Exceeding the speed limit by 30 m.p.h. or more.

5 Points:

Driver of bus failing to stop at unprotected railway crossings.

4 Points:

Exceeding speed limit by 20-29 m.p.h.

Failing to stop for school bus.

Following too closely.

3 Points:

Exceeding the speed limit by 11 to 19 m.p.h.

Driving through, around or under a railway crossing barrier.

Failing to yield right of way.

Failing to obey a stop sign, signal light or railway crossing signal.

Failing to obey the directions of a police officer.

Failing to report an accident to a police officer.

Improper passing.

Crowding the driver's seat.

Wrong way on a one-way street or highway.

2 Points:

Pedestrian cross-over.

Failing to share the road.

Improper right turn.

Improper left turn.

Failing to signal.
Unnecessary slow driving.
Failing to lower the headlamp beam.
Improper opening of vehicle door.
Prohibited turns.
Towing of persons on toboggans, bicycles, skis, etc. prohibited.
Failing to obey signs prescribed by regulation under section 125(1)(Highway Traffic Act).

AUTOMOBILE ACCIDENTS

WHAT TO DO IN CASE OF AN ACCIDENT

Every driver who is directly or indirectly involved in a collision must stop. If damage is not extensive, the vehicles should be moved as soon as possible to allow traffic to pass.

Medical Attention

Give all aid possible to anyone who has suffered injury. (See section on first aid below). Call a doctor or an ambulance if the nature of injuries requires such action.

Remaining at the Scene of an Accident

It is an offence for a driver to leave the scene of an accident in which he is directly or indirectly involved without rendering assistance, and upon request, giving in writing to anyone sustaining loss or injury, or to any police officer, or witness, his name and address and the name and address of the registered owner of the vehicle.

If a person is directly or indirectly involved in an accident resulting in personal injury, or property damage exceeding \$200—he should report the accident to the nearest municipal or provincial police officer. If he is not capable of making such a report, another occupant of the car must do so.

FIRST AID ON THE ROAD

What to Do at the Accident Scene

Do not move casualty from vehicle until fractures have been splinted and wounds covered with sterile (or clean) dressings unless there is danger of fire or explosion from spilled gasoline or further collision. Remember that the victim's injuries may be aggravated if he is moved before emergency treatment is instituted. Possibility of back injuries or fractures of the neck region must be considered, especially if the victim is unconscious.

Control bleeding by direct pressure. Use pad and hand (or thumb), elevate bleeding part, cover with clean dressings, and bandage firmly.

Burns—Exclude air with sterile (or clean) dressings. Cover with pad and bandage in place. Do not break blisters or remove clothing. No greasy material or ointment should be used on burns. Avoid breathing on burned surface.

Medical Care

Keep the patient warm and at rest.

Under normal circumstances the patient is not moved until the doctor or ambulance arrives.

Give nothing by mouth if the casualty is unconscious or suffering from possible internal haemorrhage. While it is permissible to moisten the lips of any accident victim who is conscious he must not be allowed to swallow any fluid or solid material because of the danger during later treatment of stomach with material in it.

First Aid Kit—a kit should be kept in your car at all times.

First Aid Training—Call the local office of St. John Ambulance (address on page 117). Or write:

St. John Ambulance
46 Wellesley St. E.
Toronto, Ontario M4Y 1G5

IMMIGRATION AND CITIZENSHIP

TO IMMIGRATE TO CANADA

HOW TO APPLY FOR LANDED IMMIGRANT STATUS

1. Through a Canadian consulate outside of Canada.
2. A Canadian citizen or a landed immigrant can "sponsor" or "nominate" a relative to come to Canada as a landed immigrant. Contact the Canada Immigration Centre, address on page 122.

SPONSORED, NOMINATED, AND INDEPENDENT IMMIGRANTS

There are three types of landed immigrants: sponsored, nominated, and independent. An independent landed immigrant is one who has applied for landed immigrant status entirely on his own. A sponsored immigrant is one for whom a relative who is a Canadian citizen or a landed immigrant has applied on his behalf to bring him to Canada and has agreed to assume full responsibility for his support. A nominated immigrant is one who has been assisted in his application by a relative in Canada who has agreed to take responsibility for care, accommodation, maintenance, and assistance in locating employment, if required, for a period of up to five years. Nominated immigrants must either be destined to a "designated" occupation or a pre-arranged job. Contracts are signed between Canada Manpower and the potential employer. Applications are now more closely geared to labour demands.

A sponsored immigrant must be one of the following relatives of the sponsor:

- a husband or wife
- an unmarried son or daughter under 21
- a fiancé or fiancée
- a grandparent or parent aged 60 or over
- a parent or grandparent under 60 if widowed or unable to work
- orphans under 18 in the following categories:

- grandchild
- brother or sister
- nephew or niece

—any adopted son or daughter of the sponsor who was adopted under the age of 18 and who is under 21 and unmarried

—any child under the age of thirteen years whom that person intends to adopt and who is

- (i) an orphan,
- (ii) an abandoned child whose parentage cannot be determined,
- (iii) a child born out of wedlock who has been placed with a welfare authority for adoption, or
- (iv) a child whose parents are separated with little or no prospect of reconciliation and who has been placed with a welfare authority for adoption, and

—the nearest relative in cases where the sponsor has no living dependent in Canada. (An applicant can sponsor only one relative in this way.)

A nominated immigrant is one of the following relatives to the person who is nominating him:

- a son or daughter 21 or over
- a married son or daughter under 21
- a brother or sister; or stepbrother or stepsister
- a parent or grandparent under 60
- a nephew, niece, aunt, uncle, or grandchild.

In each case the application covers those members of the immigrant's immediate family who would accompany him to Canada. Sponsored and nominated immigrants are eligible for all Canada Manpower programs except for immigrant settlement assistance available to independent immigrants. That is, the requirements to be met to qualify for the Canada Manpower English classes, retraining, and upgrading programs are the same for sponsored and nominated immigrants as they are for independent immigrants.

VISITORS

FOR VISITORS IN CANADA BEFORE JANUARY 1st, 1973

Immigration regulations called "THE NON-IMMIGRATION ENTRY RECORDS AND EMPLOYMENT VISA

REGULATIONS” were introduced on January 1st, 1973. They do not have an effect on visitors legally in Canada before that date, until their present authorization to be in Canada or to work in Canada expires.

FOR ALL VISITORS ARRIVING ON OR AFTER JANUARY 1st, 1973

One part of the regulations requires that all visitors must register on entry to Canada if they wish to stay more than three months. Visitors in Canada wishing to extend their stay beyond three months must apply to an immigration officer to do so.

A second part of the regulations requires that anyone who is not a Canadian citizen or landed immigrant must have an employment visa (work permit) before being admitted to Canada to take employment. Diplomatic and visiting Armed Forces personnel on official duty are exempt from this requirement. Other exemptions include visiting businessmen, foreign news correspondents and persons engaged in sporting activities. Details of the exemptions are in the regulations.

Visitors will not be allowed admission to Canada to search for work.

Non-Canadians who wish to come to Canada to take temporary pre-arranged employment should consult the nearest Canadian immigration office outside Canada before coming to Canada to ensure that they will be admitted on arrival. Certification by a Canada Manpower Centre that a Canadian citizen or landed immigrant is not available for the employment contemplated is required. This certification can best be arranged by the prospective Canadian employer through the nearest Canada Manpower Centre or Canada Immigration Centre.

In those countries where no Canadian immigrant officers are available, non-Canadians who wish to come to Canada to work temporarily should ask their prospective Canadian employer to arrange employment certification for them through a Canada Manpower Centre in Canada. A visitor's visa is also required for certain countries.

It is important to note that although the employment visa may be partially completed outside Canada, it is not issued in official form until admission is granted at a port of entry in Canada.

PENALTIES FOR FAILURE TO COMPLY

These regulations are in no way intended to discourage visitors from coming to Canada or make their stay in Canada less enjoyable. However, failure to comply with the new registration and employment visa requirements may result in deportation, fine or imprisonment.

FURTHER INFORMATION

Visitors to Canada may obtain further details from any Canada Immigration Centre or Canada Manpower Centre in Canada or Canadian Immigration offices abroad. These offices will be pleased to advise prospective visitors on how the new regulations may affect them personally.

VOTING RIGHTS

Canadian citizens or a British subject can vote in a federal election. British subjects who have been residing in Canada since June 25, 1967, and were at least 20 years old on that date may vote in a federal election. However, after June 26, 1975, everyone will have to be a Canadian citizen to vote in a federal election.

Canadian citizens and British subjects who have resided in Ontario for one year may vote in provincial elections. Canadian citizens from other provinces or returning from an established residence in another country must have resided in Ontario for at least twelve months prior to a provincial election to vote.

To vote in a municipal election in Ontario one must be a Canadian citizen or other British subject. To vote in a particular municipal election one has to be residing in that municipality at the time the electoral enumeration is carried out.

In municipal elections there are two categories of voters: (1) residents (2) non-resident property owners and tenants and their spouses (an example of a non-resident tenant would be a businessman renting office space in one city but living in another.)

The minimum age for voting in a federal, provincial, or municipal election in Ontario is 18.

CANADIAN CITIZENSHIP

A new bill that would bring about changes in the Citizenship Act may be passed within a year. To verify the information below, please contact the Court of Canadian Citizenship in your area or the Registrar of Canadian Citizenship (addresses below).

GENERAL REQUIREMENTS

Before an alien can apply for Canadian citizenship he must meet the following general qualifications. He must:

1. be legally admitted to Canada;
2. live here for five years after admission;
3. be able to speak either English or French;
4. show that he is of good character;
5. have a knowledge of the responsibilities and privileges of Canadian citizenship;
6. intend to live in Canada permanently;
7. be ready to comply with the oath of allegiance.

These qualifications are dealt with in more detail below and in a pamphlet (from which this information comes) called "How To Become a Canadian Citizen", made available by the Citizenship Registration Branch of the Federal Department of the Secretary of State. For a copy of this pamphlet or for further details contact:

Registrar of Canadian Citizenship
Department of the Secretary of State
130 Slater Street
Ottawa, Ontario K1A 0M5

or the Court of Canadian Citizenship in your area (see page 121 in this book or 122 in your local supplement)

Admission

People who come to Canada with the idea of living here permanently apply to the immigration authorities for the status of *landed immigrant*. This means that they have been admitted to the country for *permanent residence*. Many others come here for some temporary purpose, perhaps to follow a course of study, to stay with friends, or to represent a business firm. They are admitted as non-immigrants.

Residence

A person applying for citizenship must have lived in Canada for at least five years before he can apply for citizenship. A period of continuous residence is not required if he can show he has lived in the country for a total of five years during the eight years immediately before he makes application. A further requirement is that he must have lived in Canada for 12 of the 18 months immediately before his application. The period of residence starts from the time he obtains landed immigrant status. If he has spent some time in this country before becoming a landed immigrant he can count half of each full year spent here towards this qualifying period. There are in addition the two following exceptions to this rule:

- (a) Any period that the applicant has spent abroad in the service of the federal or a provincial government, or as the wife of someone who is serving a Canadian government abroad, will count as residence in Canada.
- (b) If an immigrant is the wife of a Canadian citizen she can qualify after only 12 months' residence in this country.

Language

The law states that the applicant for citizenship must have an adequate knowledge of either English or French, and this is something which the court will determine when he appears before it for a hearing. If he speaks with the fluency appropriate to the circumstances of his job and home this will prove acceptable. In many cases the provincial educational authorities provide instruction in one of the two official languages for those who wish to attend a course. The law provides some exceptions to the rule that an applicant must speak English or French before becoming a citizen and the following people can qualify without doing so:

- (a) The wife, husband, widow or widower of a Canadian citizen.
- (b) Anyone 40 years of age or more at the time of admission as a landed immigrant who has since lived here continuously for more than 10 years.
- (c) Anyone less than 40 years of age at the time of admission as a landed immigrant who has since lived here continuously for more than 20 years.

Character

An applicant will be required to satisfy the Court that he is a person of good character. Members of the community may testify on his behalf by giving him letters of reference or appearing before the Court to support his application. His employer, his bank manager, his business associates, religious and community leaders—indeed, any reputable citizen—would be suitable. If an applicant has been convicted of a criminal offence the Court would also wish to know the details of the case although there is no reason to think that this would automatically disqualify him.

Knowledge of Canada

An applicant will be expected to have some knowledge of Canada and of the responsibilities and privileges of Canadian citizenship. Here again the court will have to be satisfied before it recommends the granting of citizenship to the Minister. Some elementary knowledge of Canadian geography and history, the economic life of the country and its political system will equip an applicant very well.

Permanent Residence

An applicant must intend to make his home in Canada. This does not mean that he cannot go abroad temporarily but he is expected to maintain a close association with this country and to return here in due course, looking upon it as his permanent home.

Oath of Allegiance

The applicant must be willing to swear an oath of allegiance or to make an affirmation in the following terms:

"I swear that I will be faithful and bear true allegiance to Her Majesty Queen Elizabeth the Second, her Heirs and Successors according to law, and that I will faithfully observe the laws of Canada and fulfil my duties as a Canadian citizen. So help me God."

The Court has to assure itself that the applicant intends to comply with this oath in the future, and would normally be satisfied if there is no evidence of contrary intention in his statements or behaviour. Of course this does not mean that he is asked to sever the normal ties of affection or any association that he may have with the country of his origin but it is a simple recognition of the fact that his first responsibility will from now on be to Canada.

PROCEDURES

There are only three steps to become a Canadian citizen. An applicant must:

- (a) apply for citizenship;
- (b) appear before a Court for a hearing (non-British subjects only);
- (c) attend a Court ceremony of presentation (non-British subjects only).

Application

A few simple rules to remember in making an application are:

- (a) An applicant must himself make the application for citizenship. A husband, for example, cannot apply on behalf of his wife. There is one exception to this rule which allows the responsible parent to apply on behalf of a minor child—one under the age of 21. The term "responsible parent" is interpreted as meaning the father, unless the mother has legal custody of the child or is, in fact, the guardian.
- (b) An applicant can make application to any Superior, Circuit, County, or District Court throughout the country, to any District Magistrate in the province of Quebec, to certain Magistrate's Courts in Newfoundland, or to any Court of Canadian Citizenship which has jurisdiction in the area where he lives. These Courts in Ontario are listed below (page 121(i)) under the heading "Courts of Canadian Citizenship in Ontario". If an applicant cannot conveniently reach any of these Courts his application may be mailed to the Registrar of Canadian Citizenship, 130 Slater Street, Ottawa, K1A 0M5, who will refer it to the appropriate Court.
- (c) Application is made to the Minister on the form provided by the Department of the Secretary of State for this purpose. Upon completion of the form the applicant must affirm or swear to the truth of the statements made in it before a proper officer—Notary Public, Commissioner of Oaths, or Citizenship Officer.
- (d) The application can be accepted any time after the applicant has acquired the necessary residential qualification, but the law requires its posting in a conspicuous place for a period of at least three months before it can be heard.

Hearing

When an application has been posted for the regulation period the Court which has jurisdiction in the applicant's area will inform him, well in advance, of the date appointed for his hearing. If he is prevented from appearing on that date, other arrangements may be made with the Clerk of the Court, providing he is made aware of the difficulty. The hearing will be conducted by the Judge, Magistrate, or Presiding Officer of the Court, who will satisfy himself that the applicant is, in the words of the Act, "a fit and proper person" to be granted citizenship. His recommendation will then be forwarded to the Secretary of State in whom is vested the power of making the final decision.

Presentation

When an application is approved, the Department of Secretary of State will forward to the Court the applicant's Certificate of Citizenship, and the Court will fix a date for its presentation to him at a public ceremony. Usually

attending are prominent citizens of the community and representatives of the organizations interested in citizenship. Speeches are made emphasizing the importance of the occasion and the welcome that is extended to the new citizen. The applicant will be required to swear or affirm the oath of allegiance in open Court, and the Presiding Officer will present his Certificate and congratulate him upon becoming a citizen of Canada.

INQUIRIES

The foregoing explanation is intended as a general description of the procedure for acquiring Canadian citizenship. It does not provide an authoritative interpretation of law, nor does it deal with many complexities of the Canadian Citizenship Act. Requests for further information should be directed to:

Registrar of Canadian Citizenship,
Department of the Secretary of State,
130 Slater Street,
Ottawa K1A 0M5 Ontario

or to the nearest Court of Canadian Citizenship.

CITIZENSHIP CLASSES IN COMMUNITY LOCATIONS

A number of voluntary community groups, immigrant aid agencies and churches have started pre-Citizenship classes for groups of particular cultural and linguistic backgrounds. In special cases, the Citizenship Court will arrange for the taking of the applications, and the court ceremony to be held in a community location.

Classes try to take advantage of the period of approximately three months between the application and hearing stages of the Citizenship process.

Classes are usually held in the evening with teachers bilingual in English and the language of the group. Canadiana and orientation material is discussed in the group's native language and then English based on the same topics is practised.

COURTS OF CANADIAN CITIZENSHIP IN ONTARIO

BARRIE 44 Collier Street 2nd floor	OTTAWA 150 Kent Street	TORONTO Courts 55 St. Clair Avenue East
BRAMPTON 24 Queen Street Room 405	ST. CATHARINES 360 St. Paul Street East	Dufferin Mall 900 Dufferin Street
HAMILTON 150 Main Street West	SUDBURY Federal Building, Room 304 19 Lisgar Street South	Store-Front Offices: 252 Augusta Avenue Dufferin Mall, 900 Dufferin Street
LONDON Dominion Public Building 457 Richmond Street 5th floor	THUNDER BAY 200 South Syndicate Avenue Room 404	WATERLOO 70 King Street North
OSHAWA 44 Bond Street West		WINDSOR Federal Building 5th floor 185 Ouellette Avenue

DEPARTMENT OF THE SECRETARY OF STATE

FEDERAL CITIZENSHIP BRANCH

This Branch gives financial assistance to voluntary organizations to further five broad objectives:

- 1) To reinforce Canadian identity and unity
- 2) To encourage cultural diversification within a bilingual framework
- 3) To preserve human rights and fundamental freedoms

- 4) To increase and improve citizenship participation
 - 5) To develop meaningful symbols of Canadian sovereignty
- General restrictions imposed on grants given by Branch:
- 1) Project must fit into objectives of Citizenship Branch
 - 2) Those benefitting from the project must participate in its planning and execution
 - 3) Sponsoring group must be able to administer the project
 - 4) Must be a demonstration of need of financial assistance.

Grants are given in the following program areas:

Travel and Exchange

Projects must encourage personal interaction between Canadians from different regions in the country and develop a greater understanding of the regions of Canada and of Canadian identity.

Priority is given to:

- 1) Economically and culturally disadvantaged groups
- 2) Geographically isolated communities
- 3) Indians and Eskimos
- 4) Senior citizens
- 5) Ethnic groups
- 6) Handicapped citizens

Citizens' Cultures

Co-ordinates a multiculturalism program which makes grants available to groups of all cultural heritages who demonstrate a desire to develop and share their cultures within the Canadian context.

Projects must have the participation and financial support of the community.

Native Citizens

Grants are available to ensure the presentation and development of native culture in the context of Canadian society and to encourage the development of specific projects to meet the unique native needs.

Types of groups eligible for grants:

- 1) Native provincial and national associations
- 2) Native Friendship Centres offering assistance to transient native people in urban areas
- 3) Cultural/Educational Centres
- 4) Native women and youth groups

Citizens' Organizations

This program is designed to strengthen Citizen participation and identification with Canadian social life through the provision of financial assistance to voluntary agencies and unstructured social action groups.

Grants will be given to support the following:

- 1) *Established Organizations*—for the purpose of renewal.
- 2) *New and Emerging Groups* -to assist them to obtain the skills and resources necessary for effective participation.
- 3) *Women's Groups*—to encourage the greater participation of women in decisions that affect the quality of their lives. Funds will be provided to assist women's organizations: 1) to promote a greater understanding of the status of women in Canada, 2) to carry out projects providing services specifically oriented to problems related to the rights and status of women, 3) to develop projects, programs and activities which help women to acquire the skills necessary for effective participation in community life.
- 4) *Information and Referral Centres*—to increase and supplement the two-way flow of information between government and citizens and to facilitate communication among citizens in order to foster citizen participation in the decision-making process. Grants are provided largely to assist in the operational costs of Information and Referral Centres.

Citizens' Rights and Freedoms

- 1) At the present time priority for grants is given to:
 - a) Human Rights and Civil Liberties Associations;
 - b) Voluntary organizations whose central focus is not necessarily human rights or civil liberties but whose activities involve from time to time, the sponsorship of rights and freedoms projects, programs, etc.

- 2) These organizations are given grants for the following types of projects:
- a) Projects which seek to educate the public to rights and freedoms issues;
 - b) Projects which seek to enhance the capacities of organizations to effectively respond to rights and freedoms issues on behalf of citizens.
 - c) Research and projects which seek to build an understanding of the root causes of rights and freedoms problems.

Information on programs administered by Citizenship Branch, Department of the Secretary of State is available from:

The Grants Secretariat
 Citizenship Branch, Department of the Secretary of State
 66 Slater Street
 Ottawa, Ontario K1A 0M5

or

Ottawa

77 Metcalfe Street
 Suite 306
 996-5977

Sudbury

Federal Building
 19 Lisgar Street South
 Room 320
 673-1121

Toronto

55 St. Clair Avenue East
 Room 810
 966-6554

London

395 Dundas Street
 Postian Building, 2nd floor
 679-4335

Hamilton

150 Main Street West
 Suite 504
 523-2355

Thunder Bay

240 Syndicate Avenue South
 2nd floor
 Postal Station "F"
 623-5241

Timmins (Sub-office)

Senator Place
 585 Algonquin Boulevard East
 Room 702
 264-8368

RECREATION

Recreation facilities abound in most parts of Ontario, and parks and recreation programs are so numerous and varied that only a general description of what is usually available in a typical city or area can be given here. Emphasis will be on sources for further and more specific information.

NATIONAL PARKS

National parks will not be discussed in detail here. There are within Ontario four such parks and many others in other provinces. Persons wishing brochures and information about national parks and other national tourist attractions and their locations should contact either of the following offices:

Canadian Government Travel Bureau
150 Kent Street
Ottawa, Ontario
996-4610

Parks Canada
Information Services
Centennial Tower, 400 Laurier Avenue West
Ottawa, Ontario K1A 0H4
995-6131

PROVINCIAL PARKS

The Province of Ontario, through the Ministry of Natural Resources, Division of Parks, maintains a network of parks and recreation areas throughout the Province. The Division maintains field offices in many parts of the Province.

For information about provincial parks and recreation areas and their locations, contact the Division of Parks on page 133. Maps are usually available showing park locations.

The following information comes from a pamphlet/map of the Division of Parks, Ministry of Natural Resources, called "Ontario Provincial Parks". For a copy of this pamphlet/map contact the Division, address on page 133.

CLASSES OF PARKS

In order to meet the broad spectrum of present park requirements and to plan for the future, the provincial park system contains five different classes or types of parks. Each offers different recreational experiences and each provides varied facilities in keeping with the purpose of its class:

Class I—Primitive Parks are large areas of natural landscape preserved for recreation, education and scientific observation. They are preserved from natural resource exploitation and from major facility development such as serviced campgrounds.

Class II—Wild River Parks are significant rivers established for recreation, aesthetic or historic purposes. They are protected from the intrusion of incompatible land and water uses.

Class III—Natural Environment Parks, landscapes of outstanding aesthetic or historic significance, are established primarily for recreation and education. Other resource uses are permitted providing they do not conflict with recreation. Facilities and services may be limited so as to interfere as little as possible with the environment. Zones further protect special areas.

Class IV—Recreation Parks are areas of intensive recreational use in which the environment may be substantially modified to accommodate park users. There are two sub-classes to this class (1) Recreation Areas which are day-use oriented, and (2) Campgrounds which are camper oriented. These parks contain more fully-serviced facilities.

Class V—Nature Reserves are unique natural areas established for scientific and educational uses. General public enjoyment is permitted if it is not detrimental to the area.

The above mentioned pamphlet/map of the Ministry of Natural Resources contains a chart which provides a concise description of the recreation activities and kinds of facilities available in each of the 100 provincial parks.

PARK REGIONS OF ONTARIO

Five broad regions characterize the countryside and development of Ontario. Each region has its own special attractions, landscape, and climate:

Central Ontario

It would take a large volume to set out in detail the full story of the holiday possibilities of this tremendous area for its unexcelled outdoor recreation, fishing, and hunting. Wherever you go there is good fishing, boating, swimming, canoeing and hunting. This area is renowned for its picturesque lakes and forests of maple, pine and birch, set against the rugged hills of the Pre-Cambrian Shield.

From the scenic wild country of Lake Superior Provincial Park to the famous canoe country of the Algonquin and Haliburton Highlands is a land so historically and scenically varied that one may explore an infinite selection of recreational interests: La Cloche Mountains, Lakes Temagami and Nipissing, Ivanhoe Lake Country, The Mattawa or The French Rivers will never be forgotten.

Busy, modern industrial centres, Pembroke, North Bay, Sudbury, Parry Sound and Sault Ste. Marie, all cater to the needs of the vacationer.

Eastern Ontario

Rich in history old and new, this region offers much for the sight-seeing vacationer from ancient burial mounds at Rice Lake to the modern St. Lawrence Seaway and Upper Canada Village at Morrisburg, and beautiful Ottawa, seat of Canada's government.

For relaxation and fun, the shoreline of Lake Ontario, the scenic St. Lawrence River and the rocky lake-studded landscape of the Pre-Cambrian Shield combine to produce some of Ontario's loveliest and most popular holiday areas. The Bay of Quinte area offers splendid fishing and miles of inviting shoreline. Great chains of crystal-clear lakes stretch across the region—to the west, the Kawarthas, linked by the famous Trent Waterway from Georgian Bay to Lake Ontario; the central Tweed Lakes; and to the east the Rideau chain and historic Rideau Canal—a fabulous, uncrowded summer playground.

Southern Ontario

This is one of the oldest settled parts of Canada with many points of historic interest. It is also Canada's "deep South" and across its "garden belt" an equable climate encourages great crops of fruit, vegetables and tobacco. The region also has its rugged northern atmosphere of woods, lakes and streams in the Blue Water country along Lake Huron, the Bruce Peninsula and lower Georgian Bay. Inviting golden beaches front the miles of popular resort areas along the shores of Lake Erie and Lake Huron. The earnest angler will find good sport wherever he goes from the famed bass reefs of Lake Erie; north to the trout, bass and pickerel waters of the Bruce Peninsula; and east to Lake Simcoe.

North-Eastern Ontario

The true north with its characteristic forests of jack pine, spruce and balsam fir, aspen and birch; from the air, as far as the eye can see, the area is dotted with lakes. Two-thirds of the vast area is underlain by the Pre-Cambrian Shield which contains some of the richest mineral deposits in the world. On the surface it is a treasure chest for the vacationer. Brook trout, lake trout, pickerel and great northern pike await the lure and the pioneering fisherman will find the best of sport to test his skill.

This is the country for someone who really wants to get the feel of the north. The extra long warm days and cool nights of summer ensure full days of vacation enjoyment. New and improved roads are opening more of this region to the enterprising vacationist each year.

North-Western Ontario

West from Lake Nipigon and the Lakehead to the Manitoba border and north to Hudson and James Bays, this region has been called by experts "the greatest fish and game reservoir in the world with attractions for the outdoorsman second to none on the continent". A land of big lakes, long rivers, pine and spruce woodland, this newly-discovered vacationland for thousands offers outstanding attractions for the outdoorsman. Scenery beyond compare—the Sleeping Giant of Sibley Provincial Park; the scenic beauty of 128 foot high Kakabeka Falls; the tangled lake and river canoe country of the Quetico; the island-dotted waterways of Lake of the Woods and Rainy Lake; and to the north, a seemingly endless lace-like pattern of lakes and rivers.

THE PARK SEASON

Because of the wide variety of weather conditions encountered in Ontario, park seasons are correspondingly different. Although, as a general rule, most parks will be available as long as possible, the following opening and closing dates shall be the periods during which park facilities will be in full operation:

Parks south of the north shore of Lake Huron, French River, Lake Nipissing, and Mattawa River:

Open — 2nd Friday in May

Close — 3rd Sunday in September.

Exceptions:

- Parks in District 1, close September 30
- Wasaga Beach opens 2nd Friday in June.
- Algonquin Provincial Park:
 - opens last Friday in April
 - closes 2nd Tuesday in October.
- Carson Lake and Driftwood Provincial Parks:
 - opens 1st Friday in June
 - close 2nd Sunday in September.

Parks north of this line:

- Open — 1st Friday in June
- Close — 2nd Sunday in September.

Exceptions:

- Quetico Provincial Park:
 - opens 2nd Friday in May
 - closes 2nd Tuesday in October.
- Lake of the Woods Provincial Park:
 - opens 2nd Friday in May.

Four parks are open year-round:

Arrowhead
Pinery
Rondeau
Sibbald Point

CONCESSIONS

Concessions, in provincial parks, are facilities or services which are operated under agreement between the Province of Ontario and individuals or organizations. Such concessions may vary from restaurants to small stores equipped to provide light refreshments and certain staples and perishables useful to campers and picnickers. Other types of concessions include canoe-trip outfitting stores, boat and canoe rentals and horseback riding. Concessions or the nearness of supplies are noted in the remarks section of the chart in the pamphlet "Ontario, Canada Camping" available from the Ministry of Natural Resources, address on page 133.

BEACHES

Swimming facilities are available in most provincial parks. The few exceptions are noted in the detailed park information chart. Many of the designated swimming areas are supervised by beach patrols during certain daylight hours in accordance with posted signs. However, it is important that children be supervised by parents at all times since beach patrol staff have a wide variety of duties and thus are not "life guards". On most beaches, change-houses are provided. All bathing waters are tested regularly to guard against dangerous pollution.

INSECTS

June is fly season in Ontario. Black flies, mosquitoes, and sand flies or "no-seeums" are the major culprits throughout most of the Province. They linger on through the first week or two in July at a nuisance level and then usually subside. Black flies may persist most of the season in Northern Ontario and in a few southern parks, mosquitoes can be distracting unless the camper is prepared. For adequate protection the camper should bring either liquid or cream repellents and an insect "bomb" of his choice. Campgrounds and picnic-grounds in some parks are "fogged" with short-lived insecticides.

DRINKING WATER

Adequate safe water is available in campgrounds and picnic areas. Water supplies include treated water under pressure and deep drilled wells equipped with hand pumps. All drinking water sources are tested regularly and conform with accepted public health standards.

GARBAGE

Garbage containers throughout each park are emptied daily and, when necessary, more frequently. Again, visitor co-operation is required for good maintenance. Garbage should be wrapped and placed in the container. The practices

of disposing of wet, unwrapped garbage in the container, and the throwing of refuse in the general direction of the container, only retard the maintenance and encourage odour and flies.

NOTE: A \$500 fine can be levied on a person who litters a provincial park.

CAMPING

Camping facilities in most provincial parks are governed to some extent by the environment of each park. Each campground has a specified number of campsites, each of which is equipped with a table, a fireplace, garbage container and space for car and tent.

Campsites cannot be reserved.

In the majority of campgrounds, buffer zones have been established between campsites to provide a certain degree of space and privacy. The main function of the buffer zones, or rest areas, however, is to protect the plant life from excessive trampling and eventual destruction. The boundaries of each campsite are clearly defined and campers must confine their equipment to this area.

While some provincial parks offer special trailer sites in trailer areas, others accommodate trailers in campgrounds. All provincial parks are equipped with trailer dumping stations for emptying holding tanks. Electrical outlets are available in 27 parks.

Upon arrival at the campground, campers should receive instructions at the campground entrance or check with the camp ranger. Selection of campsites may vary with the season and from park to park, but, in every case, campers must obtain their camping permits to occupy campsites. The maximum length of stay is 28 days.

Campers form a friendly group and are quick to help each other. Each camper should foster this friendly atmosphere but with consideration for his neighbour. Noise must be eliminated at a reasonable hour for those who retire early.

Group Camping

In many provincial parks special areas have been set aside for organized groups of youths or disadvantaged persons. Here groups may pursue their camping and special interests without causing disturbance to individual campers.

Reservations are required and enquiries should be addressed to the district office of the park concerned. For further details contact the Ministry of Natural Resources, address on page 133.

PICNICKING

Most provincial parks provide some type of picnicking facilities. In all cases, picnic grounds provide tables, fireplace grills, toilets, garbage containers and, with one or two exceptions, drinking water. Picnic grounds usually provide easy access to beaches and swimming areas.

Facilities for group picnics such as for schools, church groups and business organizations are available in most provincial parks through reservations in advance. Arrangements should be made through the district office of the park concerned, or by contacting the park office. For further details, contact the Division of Parks, address on page 133.

FUEL WOOD

The kinds of fuelwood in provincial parks vary across the Province, but supplies of firewood are available in a central depot in every park. One should ask where the depots are on entering the park. There is no charge.

Campers should be prepared to deal with the cutting of firewood with, preferably, a small saw, or a good axe (hatchets are dangerous). The gathering of dead wood lying in the forest is discouraged, and the cutting of live trees is strictly prohibited in any provincial park.

TOILETS

These vary from earth-pit toilets to modern, flush toilet washrooms or comfort stations. Toilet buildings and fixtures are cleaned and disinfected regularly each day and are checked frequently to ensure the highest possible standard of cleanliness. Cooperation is required to maintain this standard.

AIRCRAFT REGULATIONS

No person shall land an aircraft within a provincial park. Exceptions to this are a few airports in Algonquin and Quetico Parks which are licensed under the Federal Department of Transport. For up-to-date information contact the district offices of the parks concerned or the Ministry of Natural Resources, address on page 133.

FIRE HAZARDS

User of parks are cautioned against careless behaviour contributing to the destruction of forests by fire: the cigarette

butt tossed from a car window . . . the campfire not carefully extinguished . . . etc. Fires for warmth or cooking may only be started in designated fireplaces.

HIKING AND WALKING TRAILS

Whether one plans an hour's walk or a 3 or 4 day hike, he will find his trail in one of Ontario's provincial parks. This increasingly popular form of recreation is placing new demands upon the recreation facilities of Ontario and each year new trails are opening in parks.

Most of the trails to date, in provincial parks, are only one or two miles long, but much longer trips are possible in some of the larger provincial parks. As an example, the 27 mile long Highland Hiking Trail in Algonquin Provincial Park, will eventually become an extensive system of trails into the park interior. Address enquiries to the district offices for up-to-date information.

WATER ACCESS POINTS

Throughout the Province of Ontario, there are many thousands of lakes and rivers within the vacation areas. So that these waters may be made easily accessible to the public, the Division of Parks has set aside "Water Access Points" - blocks of land of varying sizes—adjacent to them. Some of these access points are serviced by roads, docks, and jumping off spots for fishermen, hunters, campers and canoeists, and are not to serve as camping or trailer grounds, or for extended parking use. No overnight camping is permitted in these areas.

Before lakes in undeveloped areas are opened up for cottage development, these access points are laid down to protect the public right of access to the water.

BOAT LAUNCHING

All provincial parks with accessible boating waters are provided with launching facilities.

HUNTING

Hunting, when it does not conflict with other recreational activities or park values, is permitted on a controlled basis in a few provincial parks. In addition to the regular provincial hunting licences, a special park permit, for which there is a charge, must be obtained. Hunting licences may be obtained at sporting goods stores, and at hotels and resorts in areas where hunting is popular.

The carrying of firearms without a special permit is prohibited in any provincial park. Airguns and archery equipment are prohibited. All hunting equipment must be declared at park entrances.

SPORT FISHING LICENCES

Fishing in provincial parks is permitted during open season.

Those classified as non-residents must possess the official non-resident angling licence. For further information on angling regulations including who is classified as a non-resident contact the supervising district office.

U.S. Citizens non-resident in Ontario—season angling licence \$10.00

Canadian Citizens non-resident in Ontario—season angling licence \$4.00

Non-resident 3-day angling licence \$6.00

Non-resident organized camp angling licence \$10.00 minimum or \$2.00 per person under 17 excluding adults.

All anglers require a special licence to angle for Lake Trout in Lake Superior—No charge.

Residents and non-residents who fish with a net (seine) are required to obtain a special licence for which a fee of one dollar is charged. Seining licences may be obtained at sporting goods stores and at hotels and resorts in areas where fishing is popular.

CANOE TRIPPING

Camping and fishing trips by canoe, once popular only in Algonquin and Quetico Parks, are now enjoyed by thousands of vacationers from the Haliburton Highlands in Southern Ontario to the shores of James Bay and the Manitoba border.

A brochure priced at 50¢ describing many of these canoe routes in Northern Ontario, plus further information, maps and route descriptions may be obtained on request from the supervising district office or by contacting the Division of Parks, address on page 133.

Individual publications are available for routes within some of the larger parks.

CREED OF THE CAREFUL CAMPER

A good camper:

1. Properly disposes of garbage by burning, or placing it in the containers supplied.

2. Leaves his campsite as clean, or cleaner than he found it.
3. Respects the rights of his fellow travellers.
4. Leaves a small supply of fuelwood for the next camper.
5. Treats all park facilities as he would his own personal property.
6. Asks the ranger in charge when in doubt.

PARK FEES AND GENERAL REGULATIONS

The costs of acquiring, developing, equipping and, to some extent, maintaining parks are paid for, through taxation, by all of the people of the Province of Ontario. It is only fair, therefore, that the costs of maintenance and operation should be borne by those who make direct use of the parks. Senior citizens are given free entry to all parks.

Annual vehicle entry permit—\$15.00. Allows the entry of the vehicle or boat for which it is issued into any provincial park or park operated by the St. Lawrence Parks Commission any number of times during that year. Annual vehicle permits are not required by campers, as the daily vehicle and campsite permits as described below include vehicle entry for campers.

Daily vehicle entry permit—\$1.50. Allows the entry of the vehicle or boat for which it is issued into any provincial park or park operated by the St. Lawrence Parks Commission any number of times during the day the permit is valid.

Daily vehicle & campsite permit—\$3.50. Allows the entry of the vehicle or boat for which it is issued into a specified provincial park and allows the permittee to occupy a campsite in that provincial park for one night.

Daily vehicle & campsite permit (with electrical power)—\$4.00.

Interior camping permit—\$20.00 for sixteen days or \$2.00 per night per canoe. Allows the permittee and other occupants of his boat or canoe to use canoe routes and camp in unorganized campsites in the interior of provincial parks.

Group camping permit—no charge. Allows groups of juveniles under 18 of a religious, charitable or educational organization to camp in an area so designated by the superintendent. Reservations are required.

Bus permit—\$10.00 per day. Allows a bus licensed under the Public Vehicles Act into a provincial park during the day the permit is valid.

Regulations provide that park fees may be levied during any period of the year. The periods designated by official opening and closing dates do not necessarily coincide with the period during which fees are collected.

Parks are fragile things. Plants, animals, natural and historic objects, and facilities are for all to enjoy, and regulations protecting them against abuse are meant to ensure the visitor's pleasure. One will enjoy one's visit more if he knows that he will be leaving each park just as beautiful and unspoiled as he found it.

Dogs and other pets are permitted in parks, but they are not allowed in beach areas and they must be kept on a short leash at all times.

Campfires for cooking and obtaining warmth are permitted. Visitors are required to use the fireplaces in the areas where they are installed and are also warned that all fires must be extinguished before they are left.

Boats are subject to the regulations of the Department of Transport and they may not be left unattended except at a designated place under authority of a lease, agreement, regulation or campsite permit.

Garbage containers are provided everywhere. Use them.

Parents are reminded that children are their responsibility. Do not rely on others to protect them.

LARGE PROVINCIAL PARKS

Quetico Provincial Park

One of the last great primitive areas on the Continent—and one of the most interesting—Quetico Provincial Park lies along the international boundary between Ontario and Minnesota, from west of Lake Superior to Rainy Lake. Here are 1,750 square miles of some of the finest canoe country in the world, a haven for the out-of-doors enthusiast where the tensions of every day living melt away. Forty per cent of its area is water.

Quetico Park is rich in history too. Through this wild region, explorers, fur traders and missionaries of the seventeenth and eighteenth centuries drove their canoes to the West. For three hundred years voyageurs, trappers, and later, prospectors and lumbermen paddled its waterways in search of treasures of furs, minerals and timber. Today's voyageurs camp beside historic canoe trails in a land which has changed little over the years.

Access to "the Quetico" is limited to perimeter points. From the north, Highway 11 provides access to the Dawson Trail Campground on French Lake, the only developed area in the Park. Outside of the Park are several starting points which lead canoeists along water routes into the interior.

Further information may be obtained by requesting copies of the booklet "Quetico Provincial Park" and "Canoe Route in Quetico Provincial Park" from the Division of Parks, address on page 133.

During the summer a program of conducted trips, illustrated evening lectures and films is presented at Dawson Trail Campgrounds where a temporary museum also introduces the visitor to Quetico Park.

Algonquin Provincial Park

Located on the southern edge of the Canadian shield, between Georgian Bay and the Ottawa River, the 2,910 square miles of Algonquin Provincial Park straddle the highlands which have become one of Ontario's favourite recreational areas. In the peaceful serenity of this great preserve, one can really relax and cast aside the concerns of life on the "outside". Less than 200 miles from Toronto, its ridged and furrowed landscape, laid out in a pattern of forests, rocks, lakes and streams has become familiar to millions of vacationers.

The Algonquin scenery is enjoyed by many, in different ways: camping, picnicking, swimming, hiking, photography, a scenic drive, fishing and other activities associated with the outdoors. Along Highway 60, campgrounds, picnic areas, car parking, beaches, stores, restaurants, outfitting establishments and lodges offer facilities by which the motoring visitor may enjoy the Park. The museum and pioneer logging exhibit, labelled trails, conducted hikes and illustrated talks help to draw the visitor's attention to the Park's many natural and historical features.

A tremendous area within the central portion of the Park may be reached only by canoe or on foot. This is the wild country protected from public access by road and reserved for those who wish to explore the Park waterways and trails. Around its perimeter are a few access points that serve as "jumping-off" spots to the interior.

Lake Superior Provincial Park

Lake Superior Provincial Park, with its high hills rising hundreds of feet above Lake Superior, presents to the visitor magnificent views of the rugged Lake Superior shoreline, off-shore islands, and the surrounding wooded country.

Trans-Canada Highway 17, blasted through this rock-bound parkland in 1960, winds 52 miles through the park over towering hills of colourful Precambrian granites, by picturesque coves, sparkling rivers, and clear spring lakes. The hills and valleys are patterned with a beautiful assortment of greens, the pines and spruces adding their beauty to that of the birches and maples.

Historic Indian paintings on the sheer Lake Superior cliffs near Agawa Bay are accessible by a short road and scenic trail. Attractive camping and picnic sites are conveniently located along the Superior shore and on some of the inland lakes.

Killarney Provincial Park

In November, 1961, the opening of Highway 637 made accessible for recreation a vast area of lakes, spectacular scenery and some of the last remaining original forest along the north shore of Georgian Bay. Within this area, where the Canadian painter, A. Y. Jackson and other famous artists produced some of their works, 140 square miles have been set aside as Killarney Provincial Park.

Here the vacationer finds scope for fishing, hiking, canoeing and camping against a background of spectacular La Cloche Hills, which rise, white-topped with quartzite, to elevations of more than 1,700 feet.

Planning and development are now well underway and campers will find a new campground at George Lake, five miles from Killarney Village.

Canoeists may obtain a booklet about canoe-tripping opportunities by writing to the District Forester at Sudbury, Ontario.

OTHER PARKS AND RECREATION AREAS

In addition to the provincial parks, other parks and recreational areas are maintained by the Ontario Government. The parks and historic sites administered by the Ontario-St. Lawrence Parks Commission with offices at Morrisburg, Ontario, extend from the Ontario-Quebec Provincial boundary along the banks of the St. Lawrence River, to the Bay of Quinte on Lake Ontario, a distance of some 170 miles. The parks and scenic drives along the Niagara River and the south shore of Lake Ontario are administered and maintained by the Niagara Parks Commission, with offices located in Niagara Falls, Ontario. Parks located along the St. Clair River are administered by the St. Clair Parks Commission.

Enquiries about the St. Lawrence Parks Commission, Niagara Parks Commission and St. Clair Parks Commission may be directed to their offices at Morrisburg, Niagara Falls and Corruna, Ontario, respectively.

MUNICIPAL PARKS AND RECREATION FACILITIES

The park facilities and recreation programs offered by municipal parks and recreation departments vary considerably from one locale to the next. For exact information it is necessary to contact the local Department of Parks and Recreation (address on page 133) and ask for brochures and other materials describing the recreation programs and parks facilities in the area. Very specific information can also be obtained by contacting the local Department and asking, for example, for a list of public tennis courts in the area. Or one might simply want to ask, "What is the nearest outdoor (or indoor) swimming pool to me?" (etc.)

However, an attempt will be made here to list some of the types of programs and facilities available. This is by no means a complete listing and the municipal Department of Parks and Recreation (address on page 133) should be contacted for further details and up-to-date information about recreation programs and park facilities. Many departments of parks and recreation publish seasonal recreation programs which are sent out upon request.

The following description of a parks and recreation department's facilities and programs is based on information given in the City of Toronto's Park and Recreation Department's brochure called "Parks and Recreation Facilities". Therefore, it may be only an approximation of another city's facilities and programs. However, it should serve as an indication of what may be available in most cities.

PUBLIC PARKS

In recent years, the parks in many cities have undergone a thorough rehabilitation. These parks vary from small neighbourhood sitting-out parkettes to major local and regional parks.

Some of the major features in the various parks are botanical gardens, nature trails, picnic areas, animal paddocks, fishing areas, gardens (hanging, sunken, rock and formal) arboreta, woodlots and, of course, waterfront lands and beaches.

For a list of parks in this area refer to page 133.

NOTE: Some municipalities issue permits (usually at no charge) to large groups wishing to hold picnics or gatherings in their parks. For details check with the local Department of Parks and Recreation (address on page 133).

PLAYGROUNDS

Among the more important functions of any recreation system is the provision and operation of an adequate number of playgrounds. In order to augment the number of the facilities available at park locations, many departments of parks and recreation, in cooperation with boards of education, conduct playground programs at various school locations.

These playgrounds provide a broad range of activities for various age groups and are usually divided into two types: Junior and Senior.

Junior playgrounds are for boys and girls 10 years of age and under and operate from approximately school closing until Labour Day. Senior playgrounds are for boys and girls over 10. Some playgrounds have special programs for retarded children. For further information contact the Department of Parks and Recreation, address on page 133.

RECREATION CENTRES

Most of the activities in these centres are programmed and the buildings may include indoor swimming pools, gymnasias, rooms for arts and crafts, table games and physical activities, meeting accommodation for senior citizens and other facilities for various social activities. Copies of the various programs can be obtained by phoning the respective recreation centres directly (address on page 133).

The availability of these centres makes it possible for local communities to participate in physical, social, and cultural activities on a year-round basis. These activities include swimming, athletics and gymnastics, volleyball, basketball, weightlifting and boxing, paper crafts, sewing and dressmaking, millinery, feltwork, mosaics, copper tooling, aluminum etchings, oil painting, woodworking, dramatics, movies, pre-school play activities, pre-teen and teenage dances, senior citizens' socials, library, game tournaments, talent shows, and other special activities.

For a list of recreation centres, contact the Department of Parks and Recreation, address on page 133. A partial list of recreation centres is found in the appendix to this section.

COMMUNITY CENTRES

In order to supplement the programs and facilities provided in recreation centres, some departments of parks and recreation operate community centres in facilities often rented from or provided by the local board of education. Programs provided at community centres are usually comprised of arts and crafts classes, instructional and recreational swimming and teenage socials.

Information regarding the operation of these centres can be obtained by contacting the local Parks and Recreation Department, address on page 133.

SWIMMING FACILITIES

In most cities various types of swimming facilities are available, including indoor and outdoor pools, wading pools and bathing beaches. To augment the resources further, with the cooperation of the local board of education, many departments of parks and recreation also make available swimming pools located in schools at times when they are not used by the Board.

In addition to general recreational swimming, the programs include classes of swimming instruction for beginners and advanced, as well as nursery swimmers, diving, synchronized swimming for girls, water safety and life-saving courses, aquatic meets, water shows and a wide variety of similar activities.

For information about swimming pool locations, both indoor and outdoor, contact the Department of Parks and Recreation address on page 133, and consult the list of pool locations in the appendix to this section (see table of contents to the local directory, on page 133).

WADING POOLS

Over the years, experience has proven beyond doubt that the most popular and practical swimming facility for younger children is the relatively inexpensive wading pool. In many parks wading pools can be found. For exact locations of wading pools contact the Municipal Departments of Parks and Recreation, address on page 133.

ICE SKATING, SKIING, AND TOBOGGANING

Most city departments of parks and recreation attempt to meet demands for facilities for sports activities prevalent during the winter months by providing outdoor natural and artificial ice rinks and indoor ice arenas. Tobogganing and skiing facilities are also available in many city park areas.

Due to the large number of rinks and other facilities available in most cities, the locations of these facilities are not listed here. Information in this regard can be obtained by telephone from the Department of Parks and Recreation, address on page 133.

FOOTBALL, RUGBY, AND SOCCER FIELDS

Football, rugby, and soccer fields are found in the parks of most cities. Seasonal permits for the use of these fields are usually issued to organized leagues. Permits to individual teams are also made available for practice or exhibition games.

Further information regarding location of these fields or the issuance of permits for their use can be obtained from the Department of Parks and Recreation, address on page 133.

BASEBALL AND SOFTBALL DIAMONDS

Information regarding location of these facilities or issuance of permits for their use can be obtained by contacting the Department of Parks and Recreation, address on page 133.

TENNIS COURTS

Information about locations, policies, and issuance of permits for the use of tennis courts can be obtained by contacting the Department of Parks and Recreation, address on page 133.

MUSIC: PARK CONCERTS, ETC.

Programs of summer concerts in city parks can be obtained by contacting the Department of Parks and Recreation, address on page 133.

ADDITIONAL RECREATION RESOURCES

In addition to the above, most communities have recreational facilities provided through various private organizations such as the YM-YWHA, the YM-YWCA, or other private agencies.

Programs and facilities are extremely varied and one should contact the appropriate organization for further information. These are listed on page 133.

PROVINCIAL SUPPORT OF MUNICIPAL RECREATION PROGRAMS

The Sports and Fitness Division of the Ministry of Culture and Recreation provides grants to municipalities on the basis of their annual expenditures for leadership and operating expenses for recreation programs. One third of the salaries of recreation directors and some support staff is repaid to the municipal councils, as well as 25% of approved

operating expenses. The grants enable smaller communities to offer improved public recreation programs but ceilings or limits on the grants according to population prevent larger communities from making excessive demands on the funds available.

Sports and Fitness Division field consultants are located in offices throughout the province. The applications for grants are forwarded through these offices. (See address on page 133 for the nearest office.)

The Division also provides developmental grants to about 60 sport governing bodies and supports a co-ordinating agency, Sport Ontario. Many provincial sports organizations provide clinics and training workshops for instructors, coaches and officials.

The Community Centres section of the Division makes capital grants to municipalities and Indian bands to help them construct community centres which may be community halls playing fields, tennis courts, indoor or outdoor swimming pools, downhill snow skiing facilities, skating rinks, arenas, fun fitness trails, gymnasias or cultural centres. Projects must be approved by the Bureau before work begins, if assistance is wanted.

Grants may be paid in amounts equal to the lesser of \$75,000 or 25% of the capital cost of a centre.

For further information or to apply contact address on page 133 or:

Community Centres Section
Sports and Fitness Division
Ministry of Culture and Recreation
25th Floor, 400 University Avenue
Toronto, Ontario, M7A 2R9
965-5399

PARKS AND CONSERVATION AREAS

With provincial assistance, Ontario towns and cities have developed fine park systems. In recent years there has been more and more emphasis on space for the recreation of local people—play fields, picnic and camping areas, outdoor cooking grills, beaches, concert areas, nature trails, nature displays and areas for fishing. Of course, the more traditional horticultural displays, arboreta and zoos are still to be found in the major cities.

Since the development of a co-ordinated plan to control the river systems of southern Ontario, the various regional conservation authorities have brought huge areas of beautiful parkland into public use for recreation.

MEETING CANADIANS

Many new immigrants to Canada often ask "Where can I meet Canadians?" The answer to this question is primarily a matter of common sense, but perhaps a few suggestions here will be helpful.

First, one should try to find any sort of group activity to take part in: an arts and crafts class, or any other type of instruction; a recreation program, etc. The local YM—YWCA or YM—YWHA (see on page 136) offers many possibilities to meet Canadians since they offer classes in a multitude of subjects, as well as an extensive recreation program. Most Boards of Education also offer many evening courses.

If one is interested in politics, he might consider joining a political organization. One does not have to be a Canadian citizen to attend the meetings of political organizations and parties. A list of some political organizations is found on page 136.

One could join a hobby or interest club, such as an artists' group, a stamp collectors' club, a social club, or a folk dancing group. A few of these are listed on page 136, but consult the yellow pages of the telephone directory as well.

INFORMATION CENTRES, LIBRARIES, AND IMMIGRANT AID AGENCIES

INFORMATION CENTRES

A relatively new phenomenon in Ontario is the community information centre, also referred to as a neighbourhood information post or an information service. Information centres are springing up all over in all sorts of locations: shopping malls, church basements, store fronts, mobile trailers, fire halls, etc. They can be found in most cities in Ontario. Look in the yellow pages of the telephone book under the heading "Information" or "Community Information" or "Welfare Information", or see page 139.

The aims of these information centres vary somewhat, but in general they attempt to bridge the gap between organizations and people providing services and people in need of those services. They help the average person find his way through a maze of wrong telephone numbers, agencies who don't quite offer what the person needs, and countless other difficulties inherent in getting at what one needs. Many of the community information centres offer assistance in languages other than English.

Information centres generally will accept any inquiry and at least attempt to help put the person in touch with the answer. It does not have to be a "problem" before the information centre will consider it. It may be a relatively simple inquiry, such as "Who is my MP?" Do not hesitate to use the community information services. The service is free and available to all enquirers.

LIBRARIES

Libraries are another type of information centre which often provide the same services as the above mentioned information centres. Libraries and their locations can be found by consulting the white pages of the telephone directory under the heading "Public Libraries." See also page 139.

There are more than 600 public libraries in the Province of Ontario. Books, pamphlets, films, records and information are freely available to the residents of most municipalities. Many libraries have special collections of "easy English" materials for the person beginning to read in the English language in addition to records on learning English. Large libraries have collections of books in all major languages and every library can obtain books through inter-library loan. Public libraries are tax supported institutions and borrowing privileges are freely available to all persons.

IMMIGRANT AID AGENCIES

Immigrant aid agencies not only give information to the newcomer, but often offer counselling to help him sort out a large number of problems. Many of them have staff who speak a number of languages, while others may be set up to deal with members of only one ethnic group. For a list of such agencies in your area, see page 139.

In some areas, interpreter services have also been set up to help the newcomer in dealing with institutions such as hospitals (See page 139.)

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